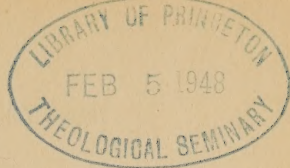


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income

HOW
TO INCREASE
CHURCH INCOME



HOW TO INCREASE CHURCH INCOME

weldon crossland



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HOW TO INCREASE CHURCH INCOME

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INTRODUCTION

By G. Bromley Oxnam

*Bishop of the New York Area of the
Methodist Church*

Know-how is a term used by engineers. It refers to the ability to get things done, to apply theory, to dig the canals and build the bridges that men who lack know-how say cannot be done.

Know-how is as essential to the Christian minister or layman as to an engineer. The successful operation of a church demands executive and engineering ability of a high order. Some men who possess know-how are able to tell others about it in simple and understandable terms. Dr. Weldon Crossland is such a man. He has been conspicuously successful in the financial and evangelistic aspects of a great church. He writes with the authority of a field general who has won battles.

Admiral King said, "A supreme commander must answer such questions as When, What, and Where: his officers must answer How." Our Lord has commanded us to go into all the world and preach the gospel to every creature, teaching and baptizing. Dr. Crossland, one of his devoted followers, has dealt with the How. His book *How to Increase Church Income* is a manual for field officers. Every chapter begins with the word "How."

I commend this volume enthusiastically. The church must be financially solvent if it would be successfully evangelistic. This book shows how a church can solve its problem of support as a part of Christian experience and thus be free to give its major efforts to the ministry of teaching and of service, of worship, and of winning individuals.

CONTENTS

Chapter 1 HOW TO ENLIST CHRISTIAN STEWARDS 11

Plan a stewardship movement
Assemble stewardship materials
Select a stewardship committee
Make your church stewardship conscious
Preach effective stewardship sermons
Form stewardship reading circles
Conduct a school of stewardship
Create a Christian conscience about money
Enroll Christian stewards at a stewardship service
Encourage tithing as an experiment
Organize a stewardship guild
Assure continuous cultivation of stewardship interest

Chapter 2 HOW TO TEACH CHILDREN AND YOUNG PEOPLE TO SHARE 30

Interest the church school faculty in stewardship education
Plan worship services that feature sharing
Teach youth the value and use of money
Use the eye-gate of visual education
Encourage the memorizing of Bible verses on sharing
Show youth what their gifts accomplish
Set up a youth budget plan
Observe Missionary Sunday each month
Encourage all church school members to share in special offerings
Cultivate individual stewardship responsibility in youth
Choose interesting projects in which each individual may share
Enlist the parents' co-operation
Encourage stewardship discussion among youth groups

Chapter 2—continued

Secure a pledge from every boy and girl over seven
 Persuade young people to tithe
 Link the sharing of money with the dedication of life to
 Christian service

Chapter 3 HOW TO PLAN THE ANNUAL FINANCIAL CAMPAIGN

45

Think through all plans for the entire campaign
 Choose the ablest, most enthusiastic members as the cam-
 paign committee
 Draw out the suggestions of the committee members
 Provide for nine features of the campaign
 Prepare an unfolding schedule of activities

Chapter 4 HOW TO PREPARE PUBLICITY THAT PERSUADES

62

Discover what motivates members to give to your church
 Find out why about half the members give little or nothing
 Use valid, persuasive appeals
 Avoid weak, unworthy appeals
 Publish and personalize the budget
 Prepare illustrated campaign folders
 Make pledging the keynote of the second folder
 Write Loyalty Sunday letters that persuade
 Pack persuasion into the pledge card
 Use the church bulletin to heighten interest
 Give "minute men" a chance to speak
 Follow up the campaign with public announcements

Chapter 5 HOW TO CONDUCT A LOYALTY SUNDAY SERVICE

92

Prepare the congregation for the Loyalty Sunday service
 Exalt the importance of the Loyalty Service
 Assure the largest possible attendance
 Plan the service with the utmost care
 Feature the pledges of the boys and girls

Chapter 5—continued

Prepare the strongest possible Loyalty Sunday sermon
 Make a skillful transition to the mechanics of pledging
 Read the pledge card to the congregation
 Ask that the signed pledge cards be brought to the altar
 Point the thought toward Dedication Sunday

*Chapter 6 HOW TO HOLD THE EVERY-MEMBER
CANVASS*

104

Choose and enlist the best canvassers
 Make an assignment card for every member
 Assign the prospect cards with extreme care
 Prepare a mimeographed sheet of instructions to canvassers
 Make the canvassers' conference interesting and practical
 Instruct the canvassers on approach and presentation
 Remove the cards of all who pledged on Loyalty Sunday
 Close the training conference with a brief challenge
 Follow up each card until a pledge or refusal has been given
 Record on the master pledging card the amount of the pledge
 Dedicate the pledges on Dedication Sunday

*Chapter 7 HOW TO INCREASE THE NUMBER AND
AMOUNT OF PLEDGES*

116

Get the pertinent financial facts about your church
 Set the campaign goal for 40 per cent more pledges
 Prize highly even the smallest pledges
 Secure a separate pledge from each member
 Solicit members who have moved to another community
 Call on new members for a pledge the week after they join
 the church
 Plan and hold a midyear canvass
 Solicit delicately and with restraint the nonmembers of the
 constituency
 State clearly the reasons why members should increase their
 pledges
 Name the causes to which the increase will go
 Place before the members a recommended scale of propor-
 tionate sharing
 Feature missions as a separate, additional pledge

Chapter 7—continued

Assign to an official who gives too little the cards of members
 who, though less able, give more than he does
 Form a "One Per Cent Club"
 Prevent reductions by asking for increases

*Chapter 8 HOW TO SECURE LARGE SPECIAL
 OFFERINGS*

127

Understand the psychology of special offerings
 Give Kingdom causes their fair place
 Use the seasonal urge
 Buy attractive envelopes
 Make the special-offering envelopes widely available
 Increase the loose offerings
 Feature the monthly missionary offering
 Designate and dedicate the communion offering
 Announce the results of each special offering

*Chapter 9 HOW TO MAINTAIN FINANCIAL
 MORALE*

142

Lay the foundation in Christian stewardship
 Administer financial affairs so as to create confidence
 Elect a separate treasurer for each fund
 Take the congregation into the confidence of the finance
 committee
 Pay all bills on the first of each month
 Give generously to Christian missions
 Provide weekly contribution envelopes for each member
 Suggest to members that they fill their envelopes every
 Saturday night
 Send to those in arrears a quarterly or monthly reminder
 Use special occasions in the denominational year to bring
 pledges up to date
 Call on those who are seriously behind in their pledges
 Carry a vacation reminder in the summer bulletin
 Balance the books at the end of the fiscal year
 Pay off the mortgage or debt
 Outline a financial plan for the year

Index

157

How to Enlist Christian Stewards

BASIC PRINCIPLES

1. The Christian stewardship of personality and possessions is the highest earthly expression of the Christian life.
2. Christian stewardship offers the only sound, permanent foundation on which the financial affairs of a church can be built.
3. Tithing and proportionate giving are the most productive and most Christian of all methods of church finance.
4. Scores of members of the church will gladly enroll as tithers or proportionate givers when they understand the philosophy and sense the privilege of partnership with God as Christian stewards.
5. The program of stewardship cultivation is a co-operative enterprise in which both laymen and minister must share.
6. God will richly reward with spiritual and material blessings the church that faithfully practices Christian stewardship.

Christian stewardship is the master key that unlocks the vast treasure house of the Kingdom of God. Through the open door of partnership with his heavenly Father the Christian steward enters to share in the eternal purposes and plans of the universe. His life glows with radiant meaning, for he has become with Christ a fellow builder of the divine edifice of a redeemed humanity.

To define Christian stewardship fully is to include most of the graces and virtues of the Christlike life. It is

—partnership with God in the spirit of Jesus Christ.

—dedicating “all I am, all I have, all I know, and all I do” to God for his use.

—devoting time, talent, possessions, and life to the doing of God’s will.

—helping God to achieve his creative purposes for mankind.

—working, earning, and spending for the building of his Kingdom.

—sharing in the Christlike way of the Cross.

—living daily the life of love, service, and sacrifice.

—using all the powers of personality and possessions in the service of God and man.

—recognizing, as the Methodist Discipline states it, that “all one’s life, all personal abilities, and all material resources constitute a gift from God, which should be used for his glory and for the welfare of mankind.”

The dynamic philosophy on which Christian stewardship is founded is as simple as it is profound. Its essence can be stated in eight brief sentences:

1. God is the creator, sovereign, owner, administrator, and preserver of all things.

2. God is creatively active in the world today, working through Christians and the church to build “a new heaven and a new earth.”

3. The Kingdom of God, which is his divine Economy (Greek, *oikonomia*), includes all the purposes and powers of God and all the good and goods in the universe.

4. Every Christian is a partner, fellow worker, and steward (Greek, *oikonomos*)—a Kingdom economist—

who as a laborer "together with God" shares in the creative activities of his heavenly Father.

5. Every Christian is under a sacred obligation to use his time, talent, skills, possessions, and life as God wills, not as giving them to God nor employing them for God, but as using them with God.

6. All Christlike acts are sacred and sacramental, whether the Christian steward is working, earning, serving, enjoying, spending, or giving.

7. Every Christian must express his stewardship of possessions by sharing generously—by proportionate giving, by tithing, or by giving more than a tithe.

8. God will richly bless every Christian steward who uses his talent, his time, his testimony, and his tithe in the service of man for the greater glory of God.

Daniel Webster was close to the heart of the matter when he said that the profoundest thought that had ever come to him was this: "the greatness of God and my accountability to him."

This sense of responsibility has been superbly expressed through the Christian stewardship of living and giving by a devoted Christian couple who have just celebrated their golden wedding anniversary. Across half a century one or both have finely served at various times as church school superintendent and teacher, trustee, president, treasurer, usher, evangelistic visitor, and committee chairman. During that time they have faithfully set aside one tenth of their income for the work of God, chiefly through the church.

"How did you become tithing stewards?" asked one of their host of friends.

"My wife deserves most of the credit," replied the husband. "Before going to the church on the first Sunday

after we returned from our wedding trip, she asked, 'How much are we going to give to the church each week?' I answered that I had always given something but that I did not know what we should pledge. She replied, 'I have always been a tither and I like it.' 'All right,' I agreed, 'let's try it!'

"For the first two years of our married life our income was only twelve to fifteen dollars a week, but on every Saturday night we put \$1.20 or \$1.50 into our little tithing box ready for Sunday's pledge. We were very careful to keep the money separate and sacred and never to borrow from it. We kept the little box for several years, and as our income increased we opened up in our small ledger what we called 'Our Tenth Account.' We always know how much money we have for any cause that appeals to us.

"As we look back over fifty years of tithing experience there is nothing that gives us greater joy and satisfaction than to know that one tenth of our income through these years has been used for God's work in the world. We feel it has been a blessing to us in every way."

The blessings they have brought to the churches of which they have been members have been magnificent, for according to my most conservative estimate *they have given more than \$27,000 during this period*, although they steadfastly declined because of modesty to reveal the exact amount.

In contrast to this glorious expression of Christian stewardship, consider the religious begging, the cheap commercialism, and the financial futility of some of the schemes employed all too generally by churches in America. While most of them have never stooped to bingo, raffles, and gambling, they have sold soap and cold

cream, collected labels and coupons, served suppers solely for profit (with a net of 14 cents per woman hour), sponsored cooking demonstrations, invited their friends to inspect funeral parlors at 25 cents per head, and have used even more devious devices for outdoing the devil. He must laugh with high glee at these pitiful substitutes for the Christian method of the stewardship of life, time, talent, and means. With biting sarcasm Clarence E. Torrance has suggested: "Under the present policy of 'schemes' many churches should change their windows. They should take the twelve apostles out of the front windows and put in the Ladies' Aid Society. *In hoc signo* should be replaced with the real coat of arms—a large brown pancake with a ham superimposed, with a chicken rampant and two sticks of celery in *solitaire vert*!"

Christian stewardship is infinitely more than money or proportionate giving or tithing. It embraces the whole of life. But because this book deals chiefly with the stewardship of possessions in relation to the support of the financial program of the church, its scope will be limited largely to this objective. Its form is cast in terms of your own church, and its practical plans represent the best tested methods of hundreds of large and small churches throughout America.

Plan a stewardship movement in your church. Not by the might of a pious purpose nor by the power of a single sermon, but by the careful, co-operative planning of a church-wide program of stewardship cultivation by the laymen and the minister, will the rich harvest of increased giving be reaped. Christian stewardship will become a basic part of the life and conviction of your church when the minister and laymen unite to promote it and choose and follow a definite plan of education and

enlistment. Together they must think through and formulate the successive steps in an unfolding movement of Christian sharing. Through common counsel and prayer they will count the cost and make the sacrifice necessary to become Christian stewards. They will determine to live the stewardship life in all their daily relationships and as leaders to sound the challenging call to their fellow members to join this vital Kingdom crusade. Under the guidance of God you can thus make your church "A Stewardship Church."

Assemble stewardship materials. Every denomination sponsors a department of stewardship, from which the titles of books and scores of helpful pamphlets may be secured for the asking. This literature, much of it written by laymen, is extremely rich in persuasive statements and successful plans.

Select a stewardship committee from the most representative Christian stewards in the church. Unfortunately, in most churches the personnel of the stewardship committee, while "pious" and "spiritual," is not as aggressive or effective as it should be. The ablest leaders of the congregation, including several women and young people, should be added to the committee to strengthen it. The most loyal, influential layman of the group should be the chairman, and on his heart and conscience the minister must lay the important task of giving outstanding leadership to the movement.

An invitation by the minister to spend an evening of fellowship and stewardship planning at the parsonage will be accepted by practically all the committee members. After prayer for God's blessing on the work of the committee, questions such as the following will explore

the general subject and draw out suggestions from almost everyone present:

What are the chief duties of our committee?

What do we mean by "Christian stewardship"?

What does one have to do to become a Christian steward?

In what ways can the members of our church invest their time and talents in Christian service?

What is "tithing"?

What is "proportionate giving"?

What part of one's proportionate gift or tithe should he give to his church?

What should be the chief features of an educational program of stewardship cultivation in our church, church school, youth group, and other organizations?

Should we sometime give the members of our church the opportunity to enroll as Christian stewards at a Sunday service?

The sounder ideas and the more practical plans offered during the evening can be fitted into a well-rounded program of stewardship cultivation for your church.

Make your church stewardship conscious. Chief among the areas of opportunity are the Sunday services and the church school and youth groups. Since the church school serves as a "school of Christian living," the teaching of the principles and practice of stewardship deserves to rank high in any adequate curriculum. Adult classes, which sometimes tire of a steady diet of "uniform lessons," will eagerly welcome the suggestion that a month or six weeks be devoted to the study of "The Christian Philosophy and Practice of Sharing." The guild

or women's society can easily be enlisted to study stewardship, while most other groups and organizations will co-operate in this church-wide study. Sharing can be dramatized through a play, a pageant, or a motion picture. One church presented a drama entitled "Guilty or Not Guilty," written by a young lawyer of the congregation, in which John Christian Doe as defendant was placed on trial before a jury of his fellow members, was cross-questioned as to his small and irregular offerings to his church as compared with the amounts he spent on other things, and after a verdict of "Guilty" was granted a pardon because of his plea of mercy and his promise to become a proportionate giver.

Quotations and short articles in the weekly bulletin keep the stewardship obligation before the members of the congregation.

Preach effective stewardship sermons at least two or three times each year, and include references and illustrations about sharing in other sermons whenever the theme is appropriate. Stewardship sermons with such titles as these have appealed to congregations:

A Christian Philosophy of Life
Begin a New Way of Living
Immortal Tidings in Your Mortal Hands
You Can't Take It with You
Your Senior Partner
Stewards of the Mercies of God
The Sharing Life
I Thank God
Prove Me, Saith the Lord
Debtors All!
As God Has Prospered You

The sermon from the mind and heart of the prophet of God is still the most persuasive power known for encouraging large numbers of church members to become Christian stewards. More can be accomplished by a series of sermons on sharing, which come to their climax in a Stewardship Enlistment Sunday, than in any other way.

Form stewardship reading circles among the organized groups of the church. One church enrolled over three hundred members by asking each tithing steward to enlist three, five, or seven friends who would agree to read carefully certain stewardship pamphlets and booklets when they were placed in their hands during Stewardship Month. Another alert stewardship committee purchased one hundred copies of a twenty-five cent booklet on the practice of stewardship and mailed these to one hundred friends.

Conduct a school of stewardship for a period of from four to six weeks at the hour of the midweek service or on the occasion of a series of fellowship family supper evenings. Under the leadership of their minister a large group of interested members can be enrolled to undertake the serious study of the Christian use of personality and possessions. What is all too often a small midweek group of pious Christians will grow into a large fellowship of adventurous apostles of the sharing life. Any of half a dozen recent books on stewardship—such as *The Fine Art of Using*, by Ralph W. Sockman; *Stewardship in the New Testament Church*, by Holmes Rolston; *Partnership with Christ*, by Paul H. Conrad; *To Whom Much Is Given*, by G. Ernest Thomas; *The Message of Stewardship*, by Bishop Ralph S. Cushman—can form the resource guide for the course. One church encouraged laymen to share with the minister in leading the discus-

sion, asking and answering questions, and in the acceptance of assignments. Another church announced a varied program of panel discussions, a debate, and a symposium, which made the seminar interesting and popular. Increasing numbers of churches are finding that fellowship suppers, which work with the grain of the convenience of many members, greatly increase attendance.

Create a Christian conscience about money. Money is not "filthy lucre" nor "the root of all evil," nor is it merely "cold cash." Rather it is coined human life into which time, strength, and life blood have been poured. It is "liquid personality." Without it health, opportunity, and abundant living are limited. Money is part of the legal tender of eternity. It can help bring in the Kingdom of God. It is one of the gifts and mercies of the heavenly Father, who would have every Christian make it and use it as a trustee of his bounty in bringing relief, healing, and life to a wounded world.

Lest any timid saint fear that the stewardship of means may be overemphasized, let him remember that more than one third of the thirty-eight parables of Jesus deal with money or possessions and that his teachings are rich in exhortations to sacrificial service. The parables of the rich young ruler, the wealthy farmer, the talents, the needle's eye, and the faithful steward are among these.

Enroll Christian stewards at a stewardship service. On one Sunday of each year the members of your church should be given the opportunity to enlist as Christian stewards if they have not already done so. The whole program of cultivation, education, reading, and preaching comes to its natural climax in a service of commitment to the stewardship way of living. The dedication

of self and substance becomes the grateful expression of love and loyalty to the Son of God.

Let the preacher exalt generous giving of personality and possessions as the Christian way of life. Let him broaden the appeal to include the consecration of time and talents as well as income to Christ and his church. Let him stir the conscience and challenge the faith of the congregation to this radiant way of Christlike living.

Let him commend tithing and proportionate giving as scriptural and Christian. Christian living is inseparably linked to Christian giving. Tithing is the setting aside of one tenth of one's income for use as God wills in the service of mankind. Proportionate giving is the setting aside of 2 per cent, 3 per cent, 5 per cent, or any conscientiously selected per cent of one's income for use as God wills in the service of mankind.

Let the preacher exalt tithing through the example of Jesus and his disciples, who undoubtedly were tithing stewards in a nation where the practice of tithing was so universal as to be taken for granted. Let him present the giving of a tenth as the simplest, most practical, and most scriptural of all expressions of the stewardship of possessions, a method approved by the experience of Christians across the centuries. Let him commend it as a definite, businesslike way of providing a part of one's share in the partnership plan of laboring "together with God." Let him point out that some, who go on toward perfection, regard the tithe as the starting point of their giving and go as far beyond the tenth as they can.

Let him counsel the Christian who cannot conscientiously set aside a full one tenth of his income to choose what he considers a fair sacrificial proportion of income—7, 5, 3, or 2 per cent—and adjust this percentage up-

MY STEWARDSHIP COVENANT



IN THE CRUSADE FOR CHRIST

Christian Stewardship is faith in a God at work in our world, a realization that all that we are and have is a gift in trust from God, and the consecration of ourselves and our possessions to God's service. This faith, when practiced, becomes an overwhelming sense of responsibility for the Christian well-being of the world.

I will practice the life of a steward in the ways which I have indicated below. (Mark with a check:

- ☐ 1. I will seek to serve God through my daily work and as a citizen of my community, my country, and the world.
☐ 2. I will seek to serve God through the acquiring and the right use of my income and material possessions;
I will set aside a definite proportion of my income for God's work, giving as a minimum:

☐ (a) A tenth of my income (a tithe), or

☐ (b) per cent of my income

- ☐ 3. I will seek to use my time and my talents in the service of men through the Church and in other ways.
☐ 4. I will give myself to God for full-time service in the Church.

Name _____

Date _____

Address _____

This practical, comprehensive enrollment card was prepared by George L. Morelock and his associates of the Methodist General Board of Lay Activities, 740 Rush Street, Chicago, Illinois.

ward or downward from time to time as he believes God would have him do.

Let the preacher advise those enrolling as Christian stewards to let their consciences be their guide in determining their income. Some will use their total income as the basis of their sharing, while others will feel it fair to deduct the expenses incurred in earning that income—a practice approved by the United States Bureau of Internal Revenue. Others, with a variable weekly or monthly income, will estimate their probable earnings and will spread their giving across the year as they do their living expenses. Some deduct the amount devoted to the support of needy relatives and the gifts they make to charity and philanthropy.

Let the preacher as the climax of the enlistment service present the enrollment card recommended by his denomination for the dedication of talents and means in Christian stewardship.

The excellent stewardship covenant card used by the Methodist churches during the “year of stewardship” appears on the opposite page. Some ministers printed or mimeographed on the back of the card the following suggestions of areas of service:

MY STEWARDSHIP OF TIME, TALENTS, AND SERVICE

I shall be glad to serve, if requested, in any or all of the ways I have here indicated:

- | | |
|---|--|
| <input type="checkbox"/> Calling on prospective members | <input type="checkbox"/> Teaching in the church school |
| <input type="checkbox"/> Leading a youth group | <input type="checkbox"/> Visiting the sick |
| <input type="checkbox"/> Singing in the choir | <input type="checkbox"/> Helping with suppers |
| <input type="checkbox"/> Playing the piano | <input type="checkbox"/> Sharing in dramatics |
| <input type="checkbox"/> Typing, office work | <input type="checkbox"/> Working with Scouts |
| <input type="checkbox"/> Serving in these other ways: _____ | |

The tides of spiritual life and devotion will rise to new highs as Christians at this enlistment service undertake this new adventure in Christlike living.

Encourage tithing as an experiment. Many members who are unwilling to commit themselves for an indefinite period will gladly agree to a trial of tithing or proportionate giving for a period of two or three months.

One of the most successful period plans for tithing is the "Belmont Plan," promoted by the Presbyterian Church and first used at the Belmont Church, Roanoke, Virginia, where 118 of the 425 members promised to tithe from September 17 to Christmas Eve.

THE BELMONT COVENANT PLAN

Having taken Jesus Christ as my Lord and Saviour, I realize that by that decision I became his subject, and, being his servant, I am to be faithful in service in every way I can. Therefore:

1. In gratitude to him for what he has done for me in the past, and for what he has promised to do in the future; and
2. Feeling my dependence on him for the needs of body, mind, soul, and family; and
3. Recognizing the many blessings that come to me in being a part of the congregation of the Church; and
4. Grateful for the beautiful church building he has enabled me to have; and
5. Feeling that I do not want others to carry their own part of the work and mine also; and
6. Since there is a crisis and an emergency in the financial needs of my Church—

I join my fellow members in doing my part by giving one tenth of my income weekly for _____ weeks, beginning Sunday,

_____, and ending Sunday, _____, inclusive. I feel that this is my part of the work and that in doing this I do my part.

I will attend church each Sunday and bring my offering unless providentially hindered, and if I do not get to church to bring my offering, I expect a deacon to call at my home or place of business and receive it for my Church.

Signature _____

Date _____ Address _____

The defeatism in the church was changed into victory as the weekly offerings increased by several hundred per cent. Through this plan scores of other churches, both small and large, have reported financial increases of more than one hundred per cent, with the usual spiritual joy that accompanies the practice of Christian stewardship.

The forty days of Lent afford an ideal opportunity to experiment with tithing and proportionate giving, because during that period the spirit of self-denial and sacrifice are present in a marked degree. The following letter has been successfully used for Lenten tithing:

DEAR MR. AND MRS. JOHNSON:

You will read with real pleasure the enclosed copy of [insert name of tithing booklet], which comes to you with the good wishes of the Christian Stewardship Committee in the name of the 121 tithing stewards of First Church.

You will sense, as you read it, how fine a thing it is to have one's partnership with God on a practical, definite basis. We tithing stewards do this as we set aside one tenth of our income or allowance for others—through our church, our charitable work, and our welfare gifts.

We have found that God prospers us in every way as we follow the wise counsel of John Wesley:

“Save a tenth,
Give a tenth,
Live on the rest!”

We have discovered in Christian stewardship of means and time a satisfying way of serving in the name of Christ.

We are inviting you to join us in giving Christian stewardship through tithing a chance to prove to you its rich blessings.

Would you not like to try it at least until Easter? If you would, please fill out the enclosed Christian stewardship card of time, means, and service and drop it on the offering plate next Sunday or the following one.

Will you kindly leave this booklet at the church office either this coming Sunday or the following one, that we may place it in the hands of some other member of First Church? Thanks so much.

May all the blessings and happiness of giving of your means and your service as a Christian steward be yours!

Cordially yours,

Chairman, Christian Stewardship Committee

Minister

Many Christians in every church continue this trial period of tithing indefinitely, one church voting unanimously to extend it through the entire year.

Some denominations warmly recommend the "Lord's Acre" or the "Consecrated Acres" plan as an agricultural expression of proportionate giving in rural America. The dedication of all crops raised on one or more acres, though not a substitute for tithing or the every-member canvass, does result in increased giving and fellowship. One rural pastor says: "The partnership in which the farmer works with the Lord in producing his acre or acres of corn, the pride he takes in delivering his 'load,' and the fellowship experienced in shelling the corn and dedicating the gift all contribute to enlarging spiritual vision and strengthening the church."

While a few ministers prefer the "Storehouse Plan" of

co-operatively administering the tithe, most pastors hold the conviction that personal responsibility in dividing and devoting the tithe enhances the sense of partnership with God and gives the individual greater freedom in the exercise of this partnership.

Organize a stewardship guild composed of all Christian stewards of the congregation. They will form a close fellowship of the sharing life as they bear their witness to the fellowship and prosperity which they enjoy. They will be a rich source of suggestions and plans on which the stewardship committee will wish to draw. They can be sent out as the shock troops of the stewardship army of the Lord in spreading the gospel of sharing. One church makes the first Wednesday of each month "Stewardship Evening" at the midweek service, when all Christian stewards are urged to be present. One minister inscribed the names of all who tithed and gave proportionately in a handsomely bound leather book which he placed on the communion altar near the cross.

Assure continuous cultivation of stewardship interest throughout the year. Since Christian stewardship is not a passing hobby nor a temporary whim, steady, continuous cultivation is necessary throughout the year. One cannot read the following table of Protestant giving, prepared from official reports by Harry S. Myers, secretary of the United Stewardship Council for the year 1946, without noting that those communions which stress stewardship rank first in the per capita giving to all causes:

Church of the Nazarene	\$75.53
Ohio Friends (Damascus)	62.15
Reformed in America	39.23
United Presbyterian	38.76

Presbyterian, U. S.	\$36.03
Evangelical Church	31.90
Presbyterian, U. S. A.	30.93
Protestant Episcopal	28.51
American Lutheran	25.16
Augustana Lutheran	24.39
Church of the Brethren	24.22
United Brethren	22.68
Northern Baptist	22.08
United Lutheran	20.77
Evangelical and Reformed	20.71
Congregational-Christian	20.56
Brethren Church	20.41
Methodist Church	18.33
Disciples of Christ	17.25

Sharing can and should be stressed at all the appropriate seasons. Tithing and proportionate giving should be recommended to all new members as they are welcomed into your church. Interesting pamphlets and folders should be distributed at intervals to the congregation. The weekly bulletin can frequently carry short articles on the value and joy of the sharing life.

Wherever Christian stewardship has been intelligently preached and practiced, in churches of all sizes in all parts of America, miraculous achievements in morale and finance have been the universal experience. One congregation saved its church from foreclosure by paying its debt of \$35,000 by tithing. Another transformed its comfortable, easygoing mediocrity into an aggressive, adventurous program of widening service. Another, after it had installed a plan of proportionate giving, with 3 per cent of one's income as the suggested pledge-gift to the church, gave more to missions than it paid for current

expense. Still another increased its budget 75 per cent while doubling its missionary giving.

Without exception, these churches found their Christian life and unity strengthened and their fellowship deepened. Stewardship became the door into a more abundant Christian life. Daily living became radiant and God was more real to those who made this venture of faith. All life took on new meaning because a definite part of it was dedicated to the building of the Kingdom.

Christian stewardship solves every financial problem of any church. Christian stewardship transfigures the personal life of its members. The enlistment of Christian stewards ranks high among the important duties of every stewardship committee and minister everywhere.

QUESTIONS ABOUT YOUR OWN CHURCH

1. Have we preached and practiced Christian stewardship in our church as faithfully as we should during the past two years?
2. How many tithing stewards and proportionate givers have we in our church?
3. Could all of us, minister and official members alike, become tithers or proportionate givers?
4. Should stewardship be stressed in our church school with other major emphases—missions, evangelism, world peace?
5. Should we give the members of our church opportunity to enroll as Christian stewards at some Sunday service this year?
6. Should emphasis be given throughout the church year to the stewardship of life in its many relationships in order to build solid foundations of Christian living and Christian giving?

How to Teach Children and Young People to Share

BASIC PRINCIPLES

1. Learning to share is an essential part of the Christian education of every child and young person.
2. The dedication of self and the dedication of gifts should always be inseparable parts of the dedicated Christian life.
3. Every child or young person with an allowance or income should make a pledge to your church.
4. A package of weekly contribution envelopes should be provided for every child or young person who pledges.
5. The co-operation of parents and church school teachers must be enlisted to secure the best results.
6. The formation of the Christian stewardship pattern in young life will pay handsome dividends in life service and gifts across the years.

The training of children and youth to share in the spirit of Christ should take a high place among the important elements of any adequate program of religious education. Because the Christian use of life and means is of the essence of the Christian religion, the teaching and practice of stewardship are vital to the growth of Christlike personality.

The growing minds of children provide the most fertile possible soil in which to plant the seeds of the gospel of giving. As they learn of the love of their heavenly Father, the life of the friendly Christ, and the goodness of their parents, their impressionable, plastic spirits can with the utmost ease be guided toward the offering of their lives and their gifts to Jesus Christ.

The church school, the church, and the home must unite in molding the sharing habits of youth. Realizing the strategic importance of the formative years of early childhood, the boards of education of all denominations are now providing a wealth of suggestive plans and projects which may be had on request.

A notable Kingdom goal has been achieved when a young girl or boy proudly says: "I am a Junior steward! My heavenly Father is my friend and partner. I will give my life to Jesus. I will give my money to help others." The following techniques have been tested in the laboratories of many local churches and have proved successful in creating a sense of individual responsibility among children and youth.

Interest the church school faculty in stewardship education. By the giving of their time to study, teaching, and leadership, church school teachers already embody the principles and practice of sharing. The educational features of a practical program of stewardship need only to be presented attractively to win their co-operation. One church school superintendent made the Christian use of talents and resources the theme of the monthly workers' conference, using an illustrated lecture secured from denominational headquarters to explain the philosophy and technique of sharing. After the plans for stewardship education had been explained, the teachers unanimously

agreed to increase the sharing content in the teaching of their classes. They instantly recognized the educational importance to the pupils of expressing their Christian ideals in some definite way. As these teachers and leaders pooled their own ideas and suggestions, an enriched program of stewardship in that church was assured.

Plan worship services that feature sharing. The primitive day of "Hear the pennies dropping" has been followed by a keen awareness of the stewardship values and opportunities in graded worship. More than half the themes chosen for departmental worship services stress the sharing of life, time, talents, and money. The offerings on Missionary Sunday, the gratitude of Thanksgiving Sunday, the gifts of Christmas Sunday, and the self-denial of Lent afford unique opportunities for leading children and youth into partnership with God through service to mankind.

The taking of the departmental offering should always be an impressive act of worship. Dedicated with a reverent prayer for God's blessing on the gifts and the givers, the offering can be made not something "collected" from the pupils but an act of high comradeship with God.

The birthday of each boy or girl of the younger classes can be made a memorable event by receiving the birthday offering and placing the honored member in the "birthday chair" as the birthday greetings of his friends are spoken or sung. Even dignified Rotary Clubs remember birthdays appropriately.

Teach youth the value and use of money. An interesting adventure is in store for that teacher who sets out to discover the facts about the saving, spending, and giving habits of the members of his class. He will be amazed at

the ideas that pass through their minds as well as at the amount of money that passes through their hands.

In exploring their opinions and attitudes and in molding their convictions, many teachers have found these questions of value in the class discussion of a subject like "A Christian Looks at His Money":

What is money?

Where does it come from?

How do you get it?

How many of you earn money each week?

What do you do to earn it?

What will a dollar buy?

Do you receive a weekly allowance from your parents?

What do you do with your income or allowance each week?

Do you keep a budget?

How much do you save each week?

Have you a savings account?

Should everybody save something each week?

What are you saving your money for?

Do you have a Christmas fund?

Are you saving your money to help you go to college?

How many of you give something each Sunday to your church?

What other good causes do you give to?

Could you give more to your church than you do?

What do you do with the rest of your money?

What do you think of the statement "God owns everything"?

What gifts does God give us?

How much did the Jew of Jesus' time set aside as his gift to God?

What would Jesus have us do with our money?

Why is the generous person happier than the selfish person?

As these questions are discussed, the areas of interest will expand to include a study of the use of one's time, talents, and life in the spirit of that perfect example of the sharing life, Jesus Christ.

Use the eye-gate of visual education to teach sharing. Visual education has become a universal method of teaching arts and skills in this eye-minded age. It moves with the grain of the mind, which receives and retains far more of what is seen than what is heard. Good silent or sound motion pictures, such as *The Good Samaritan*, which glorifies the giving of self and substance to one in need, can now be procured, as can illustrated stereoptican addresses that feature stewardship.

Encourage the memorizing of Bible verses on sharing. Bible verses learned in childhood help form one's philosophy of life. Such stewardship verses as these serve as guides to abundant living across the years:

The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein.—Psalm 24:1.

It is more blessed to give than to receive.—Acts 20:35.

Freely ye have received, freely give.—Matthew 10:8.

God loveth a cheerful giver.—II Corinthians 9:7.

Give and it shall be given unto you; good measure pressed down and shaken together and running over.—Luke 6:38.

Bring ye all the tithes into the storehouse, . . . and prove me now herewith, said the Lord of hosts, if I will not open

you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.—Malachi 3:10.

For even the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many.—Mark 10:45.

Whosoever will be chief among you, let him be your servant.—Matthew 20:27.

Show youth what their gifts to your church accomplish. Children are like adults in that they give far more gladly and generously when they know the good their gifts are doing. One resourceful budget campaign chairman asked four girls and boys to dramatize the major items of the budget toward which the church school pledges were to go. The boy who represented "Missions" was dressed in a Chinese costume and worthily presented his cause in these words: "I speak for the missionaries to whose work our church gave over six hundred dollars last year. You helped make sick people well through your doctors, nurses, and hospitals. You taught children to read and write through the mission schools. You gave young people a chance to go to college. You helped everyone to know and love God. I feel sure you will help again this year." The response was generous, as every pupil was eager to share.

One church asks the church treasurer to explain to all the church school departments how the money is counted, how the pledges are recorded, how the bills are paid, and how the missionary money is forwarded.

Set up a youth budget plan for the youth activities of your church. If it is true that too much is done for young people and too little is asked of them, Christian stewardship under youth direction is a step in the right direc-

tion. Many churches now ask their youth fellowships to formulate their own program—to consider the financial needs of their church and to determine how much money they should raise, in co-operation with the budget committee, to finance their activities. As they study the budget and income of their church and as they consider what new service they should render the youth of their community, they are being trained for future leadership in the church. They willingly make their pledges to the church whose program they have studied and helped to plan.

The Presbyterian Church, whose "Youth Budget Plan" is now in its second decade of growing success, has probably worked out a more comprehensive plan of youth stewardship than has any other communion. Under the slogan "Know, Care, Share," their youth groups are guided in a broad, sound churchmanship as they formulate their youth budget as a part of the complete program of each local church. The United Stewardship Council has recommended it to all denominations as "an excellent stewardship program for youth."

Observe Missionary Sunday each month. Few causes have as romantic an appeal as do Christian missions in this day when all nations are neighbors in one world. The educational values inherent in any well-rounded plan of missionary presentation far outweigh the financial returns from the monthly offerings. One church school "visits" one foreign country each month on the Sunday before the monthly missionary offering is taken for Christian work in that country. A resourceful Junior superintendent asks a boy or girl to dress in the costume of that country whose children are to be helped by the missionary gifts. She helps him prepare his brief talk on the

people, the customs, and the needs of that land. Sometimes pictures and slides are shown to illustrate the human-interest stories of Christian work. Offering envelopes are then distributed, and the offering made the following Sunday is intelligent, purposeful, and generous. One Junior girl, after hearing about the children of Nanking during the war, asked her mother if she might give all the money in her bank—\$2.37.

Encourage all church school members to share in special offerings. As an integral part of the congregation of your church, all church school members should be invited to participate in all Thanksgiving, Christmas, Lenten, and Easter offerings. These are usually designated for denominational causes in which everyone in your church should share. One church requests each adult class and each younger department to bring their special-offering gifts to the altar, the amounts being published in the weekly bulletin the following Sunday.

Cultivate individual stewardship responsibility in youth. Since Number One is the most important number in the Kingdom of God, all stewardship education, to be permanent, must be grounded in the conviction and response of the individual child or youth. God is *his* heavenly Father, who has entrusted to *him* his life and possessions. As a Christian *he* serves Christ by sharing *his* allowance or income as *he* believes Christ would have *him* do. Group obligation must never usurp the throne of individual responsibility. When this sense of personal accountability is cultivated persistently it becomes a creative part of the religious philosophy of the youthful Christian steward. He will administer his tithe or proportionate gift wisely in accordance to the will of God and his own best judgment.

The "Sharing Purse" is one of the most effective methods of visualizing stewardship among youth. All too often sharing and tithing break down among children, as they do among adults, because no definite plan is suggested for segregating the dedicated portion. Churches are finding that the most simple practical technique yet devised is to give each child or young person a small purse on which are lettered the words "God's Treasury." Attractive, durable purses can be purchased at any ten-cent store. Someone skilled in lettering will inscribe the words in indelible or white ink on each purse. As the youth sets aside the dedicated amount his feeling of intimate partnership with God is definitely strengthened.

Choose interesting projects in which each individual may share. As each child or young person in your church administers the portion he has set aside for God's work, he finds it necessary to choose from among many causes which lay claim to his gift. First, of course, must come his church and the many Christian activities associated with it, as supported by his pledge.

Many church schools give additional guidance to their younger members in the individual use of their time and their means by providing projects in which each may share if he wishes. The ideals of service take on vivid reality when they are expressed by the girl or boy in some definite Christian service to some person or cause. Such projects as the following have offered the individual youth worthy opportunity to administer his tithe or sharing portion:

1. A church school department "adopted" a Chinese boy in a mission school, each member providing a part of the annual cost of \$35 for his support.

2. The pupils of a high school class emptied their

purses to provide gifts of food and clothing for a needy family which had been visited by two of their number.

3. The members of another high school class asked permission to provide the flowers and give the time for beautifying the church lawn.

Other stewardship projects which have held the attention of children and young people are these:

1. One class made a large chart showing in colored segments the way in which the young people of their church spent their "dollar." The study revealed that all too large a part of their money went to amusements, cosmetics, and entertainment. They set about remedying that situation.

2. An exhibit of the finest fruits of garden, orchard, and farm were arranged by a class to form a background for the stewardship worship service for Thanksgiving Sunday. The products were later taken to needy families.

3. An exchange of letters between members of a church school class and a similar group in South America expressed the "good neighbor" policy and strengthened the bonds of Christian world brotherhood.

4. Pictures of missionaries and mission activities helped make the support of these by a junior high school department both vivid and personal.

5. One church school in order to create interest in stewardship sponsored an essay contest on the subject "It's Fun to Share." Prizes were offered for the two best compositions of three hundred words each, with the additional honor of having the winning essays read to the congregation.

6. A stewardship drama was staged by a young people's department with excellent results in heightening interest in the Christian use of time and means.

Enlist the parents' co-operation. The best results in forming regular habits of sharing can be obtained only through the understanding and co-operation of parents. A letter will explain the plan and purpose of the "sharing movement" and will bring the request of the superintendent for parental encouragement in creating the holy habit of regular giving. Parents will play an important part in establishing the custom of placing the weekly offering in its envelope each Saturday night.

Encourage stewardship discussion among youth groups. Anyone who is of the opinion that money—or the lack of it—is not a burning question among young people is only slightly acquainted with the desires and problems of youth. How many things each would do if only he had the money! Many churches suggest that two, three, or four of the Sunday evening youth meetings be devoted to a discussion of the Christian use of life and money under such titles as the following:

What I Would Do if I Had a Million Dollars!

What Money Can and Cannot Buy

What Proportion of Our Income Should We
Give to God for the Service of Others?

Let's Tithe Our Time and Our Money!

What Does the Bible Teach About Sharing?

Is Money the Root of All Evil?

How Can One Best Invest His Life?

Debates, panel discussions, round-table exchanges of ideas will influence the sharing habits of any youth group.

Secure a pledge from every boy and girl over seven. The Christ, who exalted such little things as the seed,

the flowers, and the leaven, would have your church attach high importance to the smallest gift of the youngest child in the church school. Children like to imitate their parents. They too wish to have contribution envelopes and to make a promise to their church. Although the pledge of one aged trustee may exceed the total giving of a score of Juniors, the pledges of the latter are financially more important because they will span the coming years.

That church which fails to include children and youth in its plans for Church Loyalty Sunday is guilty of a grievous sin of omission. The wise church will prepare them to make their annual pledges by appropriate announcements and explanation by their teachers. One church arranges for a "Junior Minute Man," drawn from the department he addresses, to speak on "Why We Should Give to Our Church."

A friendly letter concerning Loyalty Sunday is written by the committee to all parents, inviting their guidance for their children as they make their pledges to the church. Or the letter is addressed to the child, with the request that he talk the matter over with his parents. The following letter may be adapted for either use:

DEAR MARY:

Next Sunday, October 14, is Loyalty Sunday, when everyone in the Primary, Junior, and Intermediate departments makes his yearly pledge for the expenses of our Church and Church School and for our missionary work among the children of other countries.

You and all the other members of these departments are receiving this letter, the Loyalty Sunday folder, and a pledge card.

Will you show this letter, folder, and pledge card to your parents and then talk with them about how much you would like to give to the Church each Sunday this year?

Last year 102 Church School members like you made pledges. These helped your Church greatly.

Then please bring your signed pledge card on Loyalty Sunday to your Church School, where your superintendent will tell you just what to do with it.

On the last Sunday of October your teacher will give you a beautiful box of envelopes, one for each Sunday of the year. Into one of these you will put your gift each week, bringing it to your class.

Christ is glad when girls and boys help others through their gifts to their Church.

Be sure to be present next Sunday!

Your good friends,

Superintendent, Primary Department

Superintendent, Junior Department

Superintendent, Intermediate Department

As the sample letter indicates, a pledge card is enclosed as well as the Loyalty Sunday folder. The child is requested to bring the signed pledge card to his church school class on Loyalty Sunday.

Most ministers exalt the importance of the children's pledges by receiving them from the hands of the boys and girls as a special part of the Loyalty Sunday ceremony. The teachers are asked to follow up any who fail

to pledge. Each pledgee is sent a juvenile-size package of weekly contribution envelopes, which he prizes as his very own.

The far-sighted church will always teach its children and young people to make their pledges to the church instead of to the church school. Too often the loyalties of the religious and social life of the young people center in the church school. The church is the ongoing fellowship of Christ in the community, and the church school is but a part of it. For the children to make their pledges to the church helps to bridge the gap between the church school and the church.

Persuade young people to tithe their incomes. When stewardship tithing is presented as an opportunity and a challenge, young people will respond in surprising numbers. Naturally daring, they will try almost anything once. They are wistfully looking for a cause greater than themselves for which they can sacrifice magnificently. The Kingdom of God is such a cause!

As they understand tithing or proportionate giving as partnership with God, on a definite working basis, they find a new satisfaction in setting aside an agreed part of their earnings or allowances for use in building the Kingdom. With confidence any layman or minister can assure them that God will prosper them spiritually, and often financially, as they practice Christian stewardship. They should expect great blessings from God as they live and labor in partnership with him.

Link the sharing of money with the dedication of life to Christian service. Although this chapter has been intentionally limited chiefly to the stewardship of income and allowance among children and young people, the

stewardship of life cannot be separated from it. The former is the expression of the latter. They are but the two sides of the Kingdom shield. Through the door of sharing, many a young person has entered the temple of Christian life service. The one logically leads to the other as they bring to the Christian steward the abundant life of the Son of God.

The cultivation of Christian stewardship among the children and young people of your church will pay the handsomest dividends in life service and income across the years. It will play a leading role in the building of the Kingdom of God on earth.

QUESTIONS ABOUT YOUR OWN CHURCH

1. Have any of our young people gone into Christian life service in the last five years? Are there those who today should be encouraged to do so?
2. How shall we set about guiding our young people in the Christian spirit in the earning and using of money?
3. Shall we ask our church school teachers, after they have been instructed in the matter, to explain to our children and young people how their gifts to the church are handled and what they accomplish?
4. Should each of our children and young folks make a pledge to the church instead of just giving to the church school?
5. Shall we provide packages of weekly contribution envelopes for all children who pledge to the church?

How to Plan the Annual Financial Campaign

BASIC PRINCIPLES

1. The raising of the budget ranks high among the important religious services any church renders to God and humanity.
2. The annual financial campaign must be carefully planned by the ablest laymen in co-operation with the minister.
3. The ideals of loyalty, stewardship, and service must spiritualize and Christianize the entire campaign.
4. Definite goals must be set as to the amount to be raised, the number of pledges desired, and the number of new pledges needed.
5. The Loyalty Sunday service of voluntary pledging is rapidly growing in popularity among all denominations.
6. The larger givers, actual and potential, must be interviewed before Loyalty Sunday.
7. Success will be directly proportional to the intelligent preparatory work done.

Thank God there will be no budgets or financial campaigns in heaven!" exploded an irritated young minister. "I'm sick and tired of all these quotas, assessments, collections, campaigns, and canvasses."

"I once felt that way myself, Charles," answered his older ministerial friend and counselor. "Now, however, I

welcome the annual financial campaign as a splendid opportunity to rethink and to resell the growing work of my church to the entire membership. Of course it's hard work and at times rather exasperating. But it's God's work, and through it we help him build his Kingdom."

Is the Church Loyalty Canvass an unwelcome, irritating necessity, like pulling a tooth—a frantic "Agony Sunday," when indifferent canvassers extract reluctant dollars from unwilling saints? Or is it a superb chance to present the cause of Christ and his church and to inspire his followers to share adventurously in the imperial aims of his world-wide Kingdom?

The raising of the budget of your church can be a boon and a blessing instead of a bane and a bugbear. Intelligent ministers rate it high among the real assets of the church. Its educational opportunities and spiritual values are quite unlimited. It provides the sinews of war for the army of the Lord. Its annual challenge reminds indifferent members of their Christian obligation. The generous and the loyal welcome it as an occasion for the generous expression of their privilege as stewards of the mercies of God. All intelligent laymen and all good ministers of Jesus Christ will work for its highest success.

Think through all plans for the entire campaign. The chairman of the finance committee with his fellow committee members and the minister are the key men in all financial affairs. The plans they formulate, the inspiration they provide, and the leadership they enlist will determine the degree of success that will be achieved in the campaign. They form the general staff, the board of strategy, whose decisions are indispensable to victory. They formulate appeals, prepare the budget, and build the campaign organization, all of which they submit to

the session, the official board, or the congregation for review and approval. With other laymen whom they choose to complete the Loyalty Campaign organization, they will lead your church in her financial crusade.

Laymen under competent lay or ministerial leadership can work financial miracles. One church, whose minister became seriously ill six weeks before Budget Sunday, chose its most devoted layman, a tithing steward, to manage the pledging campaign. The result was the largest number of pledges and the largest amount pledged in the history of that church. Another church of 304 members had watched its finances deteriorate under three older ministers. A younger minister was appointed, who with an enlarged and strengthened finance committee informed the membership of the work and opportunities before their church and gave them aggressive leadership. To the amazement of everyone, the deficit of previous years was wiped out, the budget was oversubscribed, and fifteen hundred dollars for the repair of the furnace was raised—all in a single year! The financial and lay resources were present all the time; they needed only vision and leadership to organize them.

Choose the ablest, most enthusiastic members as the campaign committee. So important a task as the raising of an adequate current and missionary budget for God's work deserves the best talent of the finest laymen in your church. These must be carefully selected for their loyalty to the church, their clear thinking, their sound judgment, and their dynamic leadership. The leader of them all should be chosen as the campaign chairman and his consent secured. With the finance committee and the minister he will select the outstanding men and women of your church as the executive committee. Practically all

of them will serve in this short-term effort if they are properly approached by the right person.

Draw out the suggestions of the committee members by asking these questions, among others, at a noonday or evening meeting of the committee:

1. When shall the campaign be held? Discuss the desirability of changing the time of the campaign from the spring to the autumn, as hundreds of churches are doing that they may devote the Lenten period largely to spiritual and evangelistic activities. Set the dates.

2. What shall be the goals of the campaign in the number of pledges desired and the total amount pledged?

3. Shall the current expenses and the missionary budgets be presented in one united effort or in separate campaigns?

4. What type of campaign is best?

The Every-Member Canvass, where every church member is visited and pledges are made in the homes?

The Loyalty Sunday service of voluntary pledging, with a follow-up of all who do not subscribe?

The Community-wide Church Canvass, where all the churches of the community hold their campaigns simultaneously?

The Continuing Pledge, where pledges continue until changed or canceled by the member and where non-pledging members are solicited in their homes?

The Month-by-Month Canvass, where one twelfth of the membership is visited for pledges each month?

5. What shall be the keynote or slogan of the campaign?

FIRST CHURCH

Name: Mr. and Mrs. John Havens

Address: 27 Oxford Street

OUR GOAL: A pledge from every member for a minimum
of 3 per cent of income

In consideration of God's many blessings, and renewing
my vows to support his Church as I am able, I pledge to
pay weekly to the First Church, beginning November 1,
19____, as follows:

FOR EXPENSES OF OUR CHURCH \$_____ per week

FOR WORLD-WIDE BENEVOLENCES \$_____ per week

Signature _____ Date _____ 19____

It is understood that this pledge may be changed at any
time by notifying the church secretary. Fifty cents per year
of the above subscription is for *First Church News*.

Cash paid \$_____ Solicitor

First Church acknowledges with thanks your
pledge for

Current expenses \$_____ per week

Benevolences \$_____ per week

DATE

SOLICITOR

7. What phases of the present program of our church should be featured in the publicity?

8. What new activities of our church will have a special appeal this year?

Provide for nine features of the campaign. Whether your church has two hundred or two thousand members, there are certain areas of planning that must be cared for if the campaign is to measure up to its possibilities for highest success. In smaller churches—of less than two hundred members—most of the following features can be satisfactorily handled by the finance committee, which in its enlarged form is often called the “Loyalty Campaign Committee.” Where the membership is larger and more widely distributed, separate committees will be appointed within the Loyalty Campaign Committee to care for these specialized phases of the task.

1. *The Budget.* In preparing the the budget to be recommended for approval for the coming year, the finance committee will ask, among others, the following questions:

What are the budget items for this coming year?

What is the total income to date this year?

Will there be a balance or a deficit?

What items have been overspent?

What items have unused balances?

What regular items shall be included in the new budget, and for what amounts?

What special expenditures must be provided for?

What new opportunities for service should be included in the new budget?

Shall a contingent amount for emergencies or reserve be included?

What is the general financial outlook for the members of our church this coming year?

Should they be asked to increase their giving?

What may reasonably be expected in total budget income for the coming year?

How many special offerings shall be taken this year? For what causes? On what dates?

An intelligently prepared budget will create confidence, challenge the membership, and inspire more generous giving.

2. *The Records.* An accurate, up-to-date master list of the names and correct addresses of all members of your church must be prepared, a separate card being provided for each member or couple. The simplest and most practical form for this master list is the following Permanent Individual Pledging Record Card:

a) The pledging record of the last six years:

PLEDGING RECORD OF		<input type="checkbox"/> This Pledge was made through <input type="checkbox"/> The Church <input type="checkbox"/> The Church School This Pledge can best be secured by	
HENDERSON, MR. AND MRS. JOHN B.		Henry Sheffield	
YEAR	AMOUNT PLEDGED	SOLICITED BY	REPORT
1939-40	Cur. \$.50 Wk. Mo. Qu. Yr. Mis. \$ Wk. Mo. Qu. Yr.	H. Sheffield	
1940-41	Cur. \$.75 Wk. Mo. Qu. Yr. Mis. \$ Wk. Mo. Qu. Yr.	Loyalty Sunday	
1941-42	Cur. \$ 75 Wk. Mo. Qu. Yr. Mis. \$ 10 Wk. Mo. Qu. Yr.	Loyalty Sunday	
1942-43	Cur. \$ 75 Wk. Mo. Qu. Yr. Mis. \$ 25 Wk. Mo. Qu. Yr.	Loyalty Sun.	
1943-44	Cur. \$ 50 Wk. Mo. Qu. Yr. Mis. \$ 10 Wk. Mo. Qu. Yr.	H. Sheffield	Illness, death of father. In debt sorry to cut.
1944-45	Cur. \$ 75 Wk. Mo. Qu. Yr. Mis. \$ 25 Wk. Mo. Qu. Yr.	Loyalty Sunday	

b) The pledging record of the next six years:

PLEDGING RECORD OF		<input type="checkbox"/> This Pledge was made through <input type="checkbox"/> The Church <input type="checkbox"/> The Church School This Pledge can best be secured by	
HENDERSON, MR. AND MRS. JOHN B.		Henry Sheffield.	
YEAR	AMOUNT PLEDGED	SOLICITED BY	REPORT
1945-46	Cur \$.75 Wk Mo Qu. Yr. Mis \$.35 Wk Mo Qu. Yr.	H Sheffield	
1946-47	Cur \$ Wk. Mo Qu. Yr. Mis \$ Wk. Mo Qu. Yr.		
1947-48	Cur \$ Wk. Mo Qu. Yr. Mis \$ Wk. Mo Qu. Yr.		
1948-49	Cur \$ Wk. Mo Qu. Yr. Mis \$ Wk. Mo, Qu. Yr.		
1949-50	Cur \$ Wk. Mo Qu. Yr. Mis \$ Wk. Mo. Qu. Yr.		
1950-51	Cur \$ Wk. Mo. Qu. Yr. Mis \$ Wk. Mo, Qu. Yr.		

Notice that this Permanent Individual Record shows the amounts pledged in past years to current expenses and missions, the name of the canvasser securing the pledges, and the reasons or excuses for failure to pledge. This saves a great deal of time and places before the "askings" committee much of the information it desires. All reports from canvassers and all pledges are recorded on these cards.

3. The "Askings." One of the most delicate and important campaign tasks is to write on each "askings card" the amount of the pledge hoped for from each member. The three laymen who are most familiar with the circumstances of the membership of the church, together with the minister, should handle this task. The pledge of last year, the known or estimated income of the member, the interest taken in the church, and the name of the fellow member most likely to secure a generous

pledge will be discussed in arriving at a decision. Although this entails hours of careful and painstaking work, it will add hundreds of dollars to available Kingdom funds.

4. *The Larger Gifts.* A special committee composed of some of the most generous supporters of your church should visit all the larger, or the potentially larger, givers before the campaign opens. This is the invariable technique of Community Chest and Red Cross drives throughout America because of the fact that such a large per cent of the total giving comes from this group. Some larger churches write a personal letter such as the following to each of the prospects for larger gifts:

DEAR MR. AND MRS. CLARK:

Christ challenges us this Loyalty Sunday with the brightest and most promising year our Church has known for a long time.

He calls us to broadcast his love and abundant life to all the world, as the only remedy for the paganism and sin of this tragic day.

Because such a large part of the success of Loyalty Sunday depends on us larger givers, you will wish us to make these three suggestions:

1. That each of us if at all possible sacrifice to increase his pledge from 10 to 25 per cent to provide for the urgent local and missionary opportunities before us.
2. That each of us plan to be present for the great Loyalty Sunday morning service one week from this coming Sunday.
3. That each of us work for, pray for, and prosper to our utmost the work of Christ through First Church.

You will read with keen interest this enclosed Loyalty Sunday folder, in which the growing service and opportunities before our Church are outlined.

As has been the custom for so many years, a member of the Special Committee of Larger Givers will make a friendly call on you in the next few days to tell you more of the plans and needs of First Church.

We deeply appreciate your help in making this our most successful Loyalty Sunday.

Cordially yours,

Chairman, Loyalty Sunday Committee

Minister

The letter places before the prospect the needs of the church and the suggestion of an increased pledge. A friendly call must always follow this letter, a week or ten days before pledging Sunday.

5. *The Publicity.* "The more you tell, the more you sell" is a valid guiding principle in the preparation of pledging campaign publicity. A congregation fully informed through well-written letters, attractively printed or mimeographed folders, and interesting weekly bulletin announcements will rise to their Christian obligations in their own community and abroad. Pledges grow best in the rich soil of education, watered by the warm rains of persuasion. Chapter 4 lists appeals and techniques found useful by churches of all kinds and sizes.

6. *The Every-Member Canvass.* The enlisting and training of canvassers, the solicitation of pledges in the

homes of all members, and the follow-up of all assignment cards on which no report has been made is perhaps the major task of the entire campaign. The most successful canvassers of your church should be chosen and secured. The most effective canvasser is one who has made his own pledge, is above the average in education, has had success in former campaigns, and is tactful, persuasive, and conscientious in completing any task assigned to him.

The kind of canvasser will absolutely determine both the number and the amount of the pledges secured. In one campaign Team 12, out of a total of seven cards, secured two pledges, accepted two refusals and one postponement, and then turned in the two remaining cards because the prospects were not at home. Team 16 secured six pledges, two of which were new, and had but one refusal from their seven cards of prospects—prospects who were similar in quality and location to those assigned to Team 12. Team 16 then accepted the three incompleting cards of Team 12 and secured three pledges.

The number of workers needed will depend on how many calls each team is expected to make and whether or not your church gives her members an opportunity to make their pledges at the close of the Loyalty Sunday service. Experience shows that seven assignment cards are perhaps the ideal number, with each team held responsible for a pledge or a refusal from every card assigned to them. This interests more workers, spreads the calling load, is a burden to no one, and results in a "cleaner" campaign. Churches which hold a Church Loyalty Sunday service need only about half as many workers as churches which rely completely on an every-member canvass.

7. *The Church Loyalty Sunday Service.* Thousands of churches of all communions are turning with growing favor to the Church Loyalty Sunday service of voluntary pledging as a worthy and highly successful method of securing subscriptions to the church. Held after all the educational and promotional work has been done, this great service produces surprising results. One church raises over 80 per cent of its budget in the inspiration of one glorious hour on the second Sunday in November, which in attendance and spirit rivals Easter morning. The plans and techniques found successful in conducting this service are included in Chapter 5.

8. *The Church School Pledges.* The superintendent of the church school, with a selected committee of teachers, will gladly take the responsibility for securing the pledges of their pupils as part of their task of Christian education.

9. *The "Minute Man" Messages.* The spoken message of a layman admirably supplements the stirring message of the minister in urging the entire membership to share in the support of your church. As these lay voices are heard in three-minute addresses before the congregation or in the organized groups of the church, members take more seriously their obligation to support the work of Christ.

Prepare an unfolding schedule of activities that relate to the campaign. The simplicity or elaborateness of your calendar of events will be determined by the size of your church and the judgment of the finance committee. More than half the features listed in the following schedule must find their place in any well-conducted effort to raise funds for the support of any church of any size anywhere. While this outline is from a church whose financial year begins on November 1 and whose Church

Loyalty Sunday is held on the second Sunday of October, it can be adjusted to any date of the year.

SEPTEMBER

1st Week: The chairman of the finance committee and the minister will think through the best possible plans for all important phases of the campaign.

The finance committee will hold its first meeting to discuss matters relating to the campaign.

The campaign chairman will be chosen.

2nd Week: All necessary committee chairmen and members will be appointed and secured.

The budget will be prepared and submitted for approval.

The several committees will outline their plans.

3rd Week: The campaign committee will review plans as worked out to date.

The master list of church members will be prepared.

Pledge cards will be printed.

Publicity will be prepared for printing or mimeographing.

News of the campaign organization will be included in the weekly bulletin, continuing each week through the campaign.

4th Week: Select and enlist all canvassers.

Prepare the assignment of pledge cards with names and addresses, entering on each the suggested pledge asking of the askings committee.

Choose and train the minute-man speakers.

Write and mimeograph the Every-Member or Loyalty Sunday letters.

Mail the first folder, if two are to be used.

OCTOBER

1st Week: The minute-man speakers appear on Sunday in church and church school.

The younger girls and boys are given their pledge cards with the letters to themselves or to their parents.

The larger givers are visited.

All details of the Loyalty Sunday service are worked out.

The campaign letter, with a folder enclosed, is mailed to every member on the Tuesday before Loyalty Sunday. *No pledge card is enclosed.*

The larger-gift committee completes its work four days before Loyalty Sunday.

All plans for the canvassers' dinner and training conference, including the sheet of instructions, are completed.

2nd Week: The Loyalty Sunday service will be an inspiring one, with a stirring stewardship sermon. *Those churches holding only an every-member canvass will:*

1. Assign the cards of prospects to teams of canvassers before Loyalty Sunday.
2. Write or phone all canvassers to be present for their dinner and training conference, when they will receive their assignments.

3. Hold the dinner and training conference on Loyalty Sunday immediately after the service.
4. Ask that all calls be made that afternoon or evening.
5. Secure reports that Sunday, or at the latest by the following Wednesday evening.

Those churches observing the Loyalty Sunday method of voluntary pledging will at the close of the morning service:

1. Visit or phone all members the week before Loyalty Sunday, urging that they be present to make their pledges on Loyalty Sunday morning.
2. Instruct the ushers carefully about distributing the pledge cards at the close of the sermon.
3. Climax the service and sermon with the signing of pledges by everyone, the members or ushers bringing them forward.
4. Sort and check against the master list all pledges made.

3rd Week:

5. Write a letter such as that on page 102 to all who did not pledge, telling them of the success of the Loyalty Sunday service and urging them to sign and present the enclosed pledge card the next Sunday.
6. Assign late in the week to the proper team of canvassers the names of all who have not pledged.
7. Hold the canvassers' dinner and training conference at the close of the morning service on the third Sunday.

8. Urge that all calls be completed and reports made this Sunday evening, or at the latest by Wednesday evening.

4th Week: Before the fourth Sunday prepare the packages of contribution envelopes, inviting each pledgee to call for his at the close of the service.

Reassign the names of all members who for any reason have not been reported on, that the last possible pledge may be secured.

NOVEMBER

1st Sunday: Announce the number of pledges secured and the total amount pledged.

Dedicate the pledges to the glory of God and the service of mankind in an impressive service.

An intelligently planned pledging campaign is an educational and financial blessing to any church anywhere. You can bring this blessing to your church.

QUESTIONS ABOUT YOUR OWN CHURCH

1. How long is it since we had a thorough every-member canvass?

2. What are the educational values in an every-member canvass? What should be the spiritual objectives?

3. Should our finance committee, as the campaign committee, be enlarged and strengthened? What names should be added?

4. What additional names should be placed on the special list of larger givers?

5. How can we more persuasively present the needs of our church and the privilege and duty of every member to pledge to the church?

6. Can we improve the form of our pledge card? Shall we add a missionary feature to it as many churches do?

7. How many pledges and for what total amount should we expect from our church?

How to Prepare Publicity That Persuades

BASIC PRINCIPLES

1. Every Christian is under obligation to share generously in the support of the church and its missionary program.
2. The best publicity material is found in the service rendered during the past year and those new features of the program for the coming year.
3. Work among children and youth is probably the strongest of all appeals.
4. Money spent for attractive illustrated printing and for clean, clear mimeographing pays amazing dividends.
5. The spoken word of the minister in his sermons and of the laymen in their conversations is the best possible form of publicity.

Someone has whimsically stated that, although the codfish lays a million eggs against the hen's one, we prize the hen above the cod because of her cackling advertising campaign. What might be partly true in the animal kingdom is dramatically true of good advertising in securing funds for the Kingdom of God.

It does pay to advertise the good news of your church and her service to her community and to mankind. Effective publicity pays surprising dividends in new pledges and increased giving.

The ultimate purpose of all publicity is to persuade to action. The Loyalty Campaign Committee will make use of these aims in their unified pattern of appeal:

1. *To arrest and hold attention* so that the member will say: "This looks interesting. There may be something here I should know about my church."

2. *To instruct and inform* so that he will agree: "I did not realize how varied and worth while the work of my church has become."

3. *To appeal and persuade* so that he will decide: "I ought to give more generously to my church to share in her growing work."

4. *To stimulate to action* so that he will resolve: "I will pledge on Loyalty Sunday and, if possible, increase the amount of my pledge."

Publicity in the service of Christ and his church will pave the way for success in your loyalty campaign. Through it interest is awakened. The mind is informed. The intelligence is convinced. The judgment is formed. The resolution is crystallized. The decision is made. The pledge will be signed.

Discover what motivates members to give to your church. Typical church members have put their reasons for giving in their own words:

Because I love my church and want to help her.

Because First Church does so much for my children.

Because I promised to give to the church when I became a member.

Because my church stands for the best things in the community.

Because I am a tithing steward.

Because I believe that money given through my church is my best investment in happiness and human welfare.

Because of my interest in Christian missions. Half of all I give now goes to missions. (This from a soldier who served in Iran.)

Because a friend of mine called for my pledge.

Because the church can't get along without funds.

Because I have always done so; it's just a good habit that I would not think of breaking.

Because the Christian religion is the only hope of humanity; everything else has already been tried.

Because I like to support all good causes and the church is one of the best.

Because I find help and friendship in my church.

Because I wouldn't want to live in a community where there were no churches. If people didn't support them there would be none.

Because God needs even my small help in his work.

Because the church keeps community morale and morals higher.

Find out why about half the members give little or nothing. Out of the pooled reports of a large number of canvassers this interesting array of reasons and excuses for not pledging revealed the conditions which must be remedied before any pledge can be secured:

Because we have had sickness and unusual expense.

Because we have lost interest in First Church.

Because I do not believe in making a pledge.

Because I prefer to give as I attend rather than to obligate myself for a definite amount.

Because the amount I could pledge would be so small that I should be ashamed of it.

Because I have been out of work.

Because I have no income.

Because they have enough money to run the church without my pledge.

Because nobody has called on me for my pledge.

Because I do not like the way things are run in First Church.

Because the minister did not call when I was ill.

Because the only time they call on me is when they want money.

Because I am still contributing to my old church in my former home.

Because I always wait until the end of the year to see if they need my pledge.

Because I don't believe in missions.

Because I got so far behind in my old pledge.

Because there are so many other causes which I support.

Most members fail or refuse to pledge because they are unfamiliar with the program of service of their church, because they are sensitive, or because they have lost interest. Very few are unable to pledge and pay.

Use **valid, persuasive appeals**. Most of the worthy appeals that stir and increase giving may be grouped under eight divisions which seek to "accentuate the positive" as the best way to "eliminate the negative." Directed toward the members of your church in sermon, publicity, letters, and conversation, these appeals help dispel the mists of indifference and dissolve the prejudices of mis-

understanding. They bring into play the motives that prompt generous giving.

Cast in the direct address of personal appeal, they are:

1. *The Duty Appeal*. "As Christians we are all under obligation to help Jesus Christ make our community and our world Christian. Each one of us owes God something for all his gifts and blessings to us. As church members we promised to 'give according to our ability' toward the support of the church and its missionary work. This is our privilege and our duty. Your conscience tells you, as mine does me, that we should share in the great work Christ is doing through our church. The Bible teaches this and Christ expects it. As Christians and church members let us all keep faith with Christ and our church."

2. *The Church Program Appeal*. "You are proud, as I am, of the growing program of Christian service which your pledges make possible. Every week our church brings faith, courage, and inspiration to all who worship. Our church stands ready every day of the year to help the needy, to serve the young, and to comfort the bereaved. Ours is a great, warm-hearted fellowship of young and old.

"This year our church needs additional funds because of the opportunities that are before us. We expect to enlarge our youth program. We hope to add needed equipment for the youth departments of the church school. We are eager to increase our missionary giving because of the tragic needs of the countries overseas.

"The more you know of the growing activities of your church, the prouder you are of your membership in it. Your church needs your pledge and that of every other loyal member for her work this coming year."

3. *The Youth Appeal.* "One of the finest things your church does is the service she renders to the children and young people of our community. They need guidance and wholesome surroundings so desperately in this day of spreading juvenile delinquency. Only Christian character can stand the storms and strains of adolescence to-day. Your church school puts the reinforced concrete of Christian ideals and habits into the character of every girl and boy. They find their friends inside the church instead of on the street. You all want to share through your pledges in guiding and protecting the young life of our community."

4. *The Missions Appeal.* "You cannot measure the high service rendered humanity through the mission schools, churches, and hospitals. Through our gifts and our missionaries we Christians are helping to change the world. We are building good will among the nations. The missionaries your church helps support are bringing opportunities for education to hundreds of children. They are giving hope and inspiration. They are relieving suffering. They are your representatives through your pledges, freeing the world from want, fear, superstition, and ignorance. They are the pioneers of brotherhood and the prophets of abundant life. Your pledge helps Christ build a Christian world."

5. *The Community Service Appeal.* "You would not be willing to live and to bring your children up in a community where there were no churches. Your church has both a direct and indirect influence on the morals and general welfare of your community. Your church brings honesty, integrity, and the spirit of service into the life of the town. Your church blesses and makes sacred the founding of the home through Christian marriage. Your

church teaches and trains your children and opposes those evils that undermine their morals. Your pledge to your church helps make this community the kind of place you wish it to be."

6. *The Stewardship Appeal.* "We find the joy of sharing as tithing stewards and proportionate givers greater today than ever before. Never have there been so many exciting, worth-while causes in which we can invest that part of our incomes which we set aside for our work with God. You all will find a new zest in living as you enter into active partnership with him through dedicating a definite part of what you earn to him for his work. As a Christian steward you discover that your pledge is the most gratifying investment you can make. And God will richly reward you as you take proportionate giving and tithing seriously."

7. *The Altruism Appeal.* "God has prospered you and all the rest of us here in America beyond the people of any other nation on earth. You feel in your heart that God would have you share what he has given you with those who are in need. With tens of millions homeless, hungry, and sick, we Christians simply must come to their help. We cannot call ourselves good followers of the Christ of the Cross unless we play the part of the good Samaritan to our broken world. One starving Chinese child standing here before you would stir your pity and make you empty your pocketbooks. There are a million such that cry for your help. Your pledge gives them a chance."

8. *The Self-Interest Appeal.* "All of us members of this church receive many blessings and benefits from our church which are often overlooked. Your church steadies your faith, brings you inspiration, gives you courage for

living, and helps make God real to you. When your children are baptised, or your loved ones pass, you turn to your church. Your community is a safer place in which to live because of the service of your church. Even your taxes are lower because the church and church school prevent crime by building Christian character. When you pledge to your church you are making possible for yourself and your friends those good things that make life more worth living."

Avoid weak, unworthy appeals. Some appeals all too frequently used in providing funds for the church are unwise, unworthy, and unproductive. They make "the bride of Christ" the object of charity and pity. Some are in bad taste, while others plant the seeds of doubt and suspicion in the minds of members as to whether or not their church has any real future. Some are undignified and unwholesome. Among these are the following:

Help pay the bills of the church by pledging.

Pledge to help pay the deficit or the preacher's back salary.

We need your pledge to keep the doors of First Church open.

Our treasurer has had a terrible time paying the bills. Let's pledge to help our poor treasurer!

We have to keep up with the other churches of the community.

We are having such a hard time getting money for the church.

The Ladies Aid Society has done splendidly, and we must do the rest.

Appeals that are negative or that partake of begging, defeatism, or desperation build up sales resistance in the

normal mind. Their psychology is defective and unsound when compared with the persuasive pulling power of a growing program of service that enables the church to enter new fields of opportunity.

Publish and personalize the budget. A budget is usually a dull, impersonal, statistical thing that appears to be nothing but figures, totals, and dollar signs. But even these are of interest to business men of the congregation, who with all other members have the moral right to a printed or mimeographed list of proposed expenditures.

A budget comes to life, however, when its several divisions are featured in personal terms. The resourceful officials of one church aroused the keenest interest by inviting ten groups or classes to prepare exhibits showing in vivid form the tasks and opportunities before the church for the new year. They presented "missionaries" in costume rather than "missions." The children of the Primary Department lent animation to the item of "Christian Education." The appropriation for youth work was dramatized by seven vigorous, active young people, whose conversation and opinions expressed their strictly up-to-date but wholesome loyalty to their church.

Prepare illustrated campaign folders. Whether the folders are mimeographed by the small church or printed in color by the large one, the ideal number of pledging campaign folders is two. The first one describes the varied services which the church has rendered to its members, its community, and to the world during the past year, with those new features which will be added the coming year. The second folder presents the privilege and duty of pledging to this growing program.

Mimeographing that smears itself across the page and printing that uses cheap paper are the most costly pos-

sible kind of publicity. Well-written articles, clearly printed on good paper, with attractive illustrations, will pay their cost a score of times.

Scores of churches use a central theme to unify the materials presented in their publicity, using some such title or slogan as:

Every Member Caring! Every Member Sharing!
 The Peacetime Program of Your Growing Church
 Achievements and Opportunities
 Opportunities in Worship, Instruction, Fellowship, and
 Service
 I Love My Church
 The Greatest Cause in the World Today
 Forward in the Master's Name!
 Twenty-five Facts About First Church
 Loyalty Sunday News
 Open Doors
 Onward, Christian Soldiers

One church, which used the military motif "Onward, Christian Soldiers," presented write-ups of its various activities under these appropriate titles:

First Church Advances!
 The Youth Front
 The Worship Fortress
 The Character Wall
 The Fellowship Salient
 The Community Outpost
 The Service Sector
 The Missions Spearhead
 L Day

Proclaim the several objectives of the campaign in a display article like this:

L E T ' S G E T T O G E T H E R

and make this

THE GREATEST LOYALTY SUNDAY

in the History of First Church!

F I R S T
GOAL

EVERY MEMBER PRESENT LOYALTY SUNDAY.

S E C O N D
GOAL

EVERY MEMBER PLEDGING "according to his ability."

T H I R D
GOAL

560 PLEDGES. Last year there were 401. To reach our goal, we must renew every old pledge and make 159 new pledges. The 1,047 members of First Church can do this!

F O U R T H
GOAL

A TOTAL OF \$14,755. Last year the amount pledged was \$12,944.50.

F I F T H
GOAL

AN INCREASED PLEDGE from everyone who can possibly make one by special sacrifice.

The following is one suggestion for the first folder:

TWENTY-FIVE BASIC FACTS ABOUT FIRST CHURCH

1. *Every day for the past _____ years* First Church has served our community in the name of Christ.
2. *Today her spirit and program* make the future brighter than ever before.

THE CHURCH SERVICES

“Where God Meets and Blesses Men”

3. Christlike living, inspiration, and courage flow into hundreds of lives of those who worship each Sunday.
4. Helpful sermons challenge all to Christlike living.
5. The midweek service cultivates prayer and fellowship.

THE CHURCH SCHOOL

“Christian Character: The Need of the Hour”

6. Your Church School with its _____ classes brings religious instruction and Bible study to all ages.
7. The adult and young people's classes are centers of friendship, discussion, and study of everyday problems in the light of the teachings of Christ.
8. Trained and devoted teachers instruct their classes in Christian faith and living.
9. Additional equipment is needed to aid the Church School in doing a better work for larger numbers of children and youth of our community.

YOUNG PEOPLE
"Youth Is the Hope of the World"

10. A fine group of young people meet each Sunday evening for fellowship, refreshments, and discussion.
11. The youth budget of _____ helps our young people greatly in their worship and activities.

MISSIONS
"Go Ye into All the World"

12. First Church is helping Christ build a Christian world through hospitals, schools, and churches in foreign lands. Our splendid missionaries represent us overseas.
13. One native worker in Africa is supported by the classes of the Church School.
14. The home field in America, through colleges, missions, settlements, and schools, shares in our missionary giving.

THE CHURCH EDIFICE
"This Is the House of God"

15. Insurance to the amount of \$_____ protects First Church against possible loss by fire. The premium last year amounted to \$_____.
16. Upkeep and repairs cost \$_____ on the church building during the past twelve months, while the cost of electricity was \$_____.

YOUR OUTREACH

“You Serve More Widely Than You Know”

17. You serve through your minister whenever he conducts a funeral, performs a wedding ceremony, or brings comfort or counsel to individuals or groups in this community.
18. The Girl Scouts and Boy Scouts of First Church are preparing for life and doing their good turns daily.
19. The aged and retired ministers find their sunset years made more pleasant by your gifts.
20. Community-wide meetings are held in First Church, which is always proud to entertain friends from the community at large.

LOYALTY SUNDAY

“The L Day in First Church”

21. Loyalty Sunday is October 14, one week from this coming Sunday. The great service will be inspiring.
22. “Every Member Present and Pledging” is the worthy goal set by the Loyalty Sunday committee.
23. 560 pledges for a total of \$14,755 is the financial goal set to meet the needs of First Church.
24. “Every Member Stepping Up” into the next pledging group, if by sacrifice he can possibly do so, is the next worthy goal we wish to reach.
25. Christ calls every member of First Church to help him build a Christian community and world.

Another effective way of presenting the material of the first folder is to let it be made up of short news articles about the program of your church and the leadership of the Loyalty Campaign.

Any printing office has cuts or pictures of appropriate illustrations that will help illuminate the material.

Make pledging the keynote of the second folder. Include in the second folder the budget or a summary of its chief items.

By means of a display article such as this urge every member to measure up as a Christian:

I WILL MEASURE UP TO

THE OPPORTUNITIES of these great
days

MY ABILITY to give

MY SACRED PROMISE

MY CHURCH'S GROWING PRO-
GRAM of service

GOD'S EXPECTATIONS OF ME

BY

PLEDGING and
INCREASING MY PLEDGE
on LOYALTY SUNDAY

Include an article describing what a pledge really is:

WHAT IS MY PLEDGE?

"My pledge is more than money, or a figure, or cash, or a check," said one member of First Church the other day. "It is the gift of part of myself to Christ for his work.

Any member of First can truly call his pledge:

My contribution to Christian education

My investment in a better community

My gift of gratitude to God

My vote for a Christian world

My outreach among the nations in the ministry of health and healing through missions

My gesture of good will

My enlistment in Christ's holy war

My obligation to God

My service to those in sorrow

My aid to Christian youth

My expression of faith in the future

My effort to express my Christian life

My pledge is a holy thing, dedicated to God for the service of all men!

Reproduce the pledge card in the folder, so that every member may know exactly what he will be asked to sign. Sample pledge cards appear on pages 49 and 50.

Challenge every member to pledge with a display article such as the following:

I WILL PLEDGE ON
LOYALTY SUNDAY

BECAUSE —

I promised God to support First Church "according to my ability."

This year opens with such wonderful opportunities and spirit.

Christian character in boys and girls is created through my gift.

Community morale is lifted by what I give.

The young people need help in their expanding program of friendship and service.

God needs my help in making the whole world Christian.

Someone will have to use his time, tires, and gasoline to call on me for my pledge if I do not go to church on Loyalty Sunday.

My pledge is needed to reach the worthy goal of 560 pledges for the coming year.

I CAN AND SHOULD PLEDGE TO DO
MY SHARE!

Present in this second folder the valid reasons for increasing one's pledge, as does the following example:

I WILL "STEP UP" MY PLEDGE ON
LOYALTY SUNDAY

BECAUSE —

I could give more by a little sacrifice.

I should share my increased income with Christ and First Church.

The opportunities before First Church require added funds.

The growing program of service throughout the community is such a splendid investment.

A number of pledges have been lost this year through the passing of loyal members or their removal to some other community.

Some church expenses, such as coal, have increased.

Our Christlike missionaries need more help in serving needy peoples.

First Church leaders who have studied and prepared the budget have asked me to "step up" my pledge.

Or you may encourage all who possibly can to "step up" their pledges into a higher bracket by a chart similar to the following graphic appeal:

OUR GLORIOUS GOAL: 560 PLEDGES FOR \$14,755!	
	AMOUNT PLEDGED WEEKLY
Let's All "Step Up"	\$10.00—\$11.00
Our Pledges	\$8.00—\$10.00
One or More Steps	\$6.00—\$8.00 .
Loyalty Sunday!	\$5.00—\$6.00 .
	\$4.00—\$5.00 . .
	\$3.00—\$4.00 . .
God will increase	\$2.50—\$3.00 . .
your prosperity	\$2.00—\$2.50 . . .
as you prosper	\$1.75—\$2.00 . . .
his work!	\$1.50—\$1.75 . . .
	\$1.25—\$1.50 . . .
	\$1.00—\$1.25 . . .
	75c—\$1.00 . . .
	50c—75c . . .
	35c—50c . . .
	25c—35c . . .
	15c—25c . . .
	10c—15c—Church School pledges . . .
	5c—10c—Church School boys and girls . . .
	1c—4c—Pledges by Church School children . . .
LET EACH MEMBER DO EVERYTHING TO "STEP UP"!	

Prepare short boxed articles that have the note of urgency and decision in them, like the two on the following page:

I need my Church!
 My community needs my Church!
 The whole world needs my Church!
 My Church needs me and my pledge Loyalty Sunday!
 I WILL PLEDGE!

LET EVERY MEMBER SAY:

"I shall pledge joyfully, generously, sacrificially on
 LOYALTY SUNDAY!"

Announce in the second folder the chief features of the Loyalty Sunday service.

The second folder should be enclosed with the Loyalty Campaign letter, which is generally mailed so as to reach each member four days before Loyalty Sunday.

Write Loyalty Sunday letters that persuade. Into the Loyalty Sunday letter put all the winsomeness, persuasion, and challenge you—or the best letter writer in your church—can command. Since long letters are rarely read, make this one as short, friendly, and urgent as possible. By underlining certain phrases or sentences you can make the important features of the message stand out clearly. Of course the mimeographing must be clear and clean, with each letter signed in ink and the salutation typed in if at all possible.

Most larger churches today prepare not just one gen-

eral Loyalty Sunday letter to be sent to every member, as the smaller churches do, but four or five different letters whose messages, while similar, are personalized and directed toward the pledging needs of particular groups. Letters are sent to these five classes of present or prospective contributors:

1. To out-of-town members, who can be reached only by mail. Letters to this group should be sent out ten days before Loyalty Sunday. The two folders, a pledge card, and a stamped, addressed return envelope should be enclosed in each letter. The following is an example of such a letter:

DEAR MR. AND MRS. BURNS:

Although you are now residing outside of Detroit, you are still a fellow Christian and member of our First Church family. We have from time to time tried to keep you informed about the growing work of your Church through the bulletin and other pamphlets.

The enclosed *Loyalty Sunday News* will give you added information, as it tells you of our plans for Loyalty Sunday, when faithful members make their pledges for Christ's work during the coming financial year.

We invite and urge you to share the privilege and Christian duty of joining with us in making this Loyalty Sunday the greatest our Church has ever known.

Never has this broken world needed the spirit of Christ and the service of his Church more than it does today. As Christians we have the opportunity of helping Christ lay the foundations for a new world, free from war, hate, bitterness.

Christ and the world desperately need your help!

That you may share in the victory of Loyalty Sunday, we are enclosing your pledge card and a return stamped envelope addressed to your Church. Will you sign it and mail it back to us by return mail, that it may be laid on the altar of your Church on Loyalty Sunday?

God will give you his richest blessing as you help him build a Christian world through your Church.

Cordially yours in His service,

Chairman, Loyalty Sunday Service

Minister

2. To the larger givers, who will be called on by the special (larger givers) committee. Letters to the members of this group should be mailed nine days before Loyalty Sunday. See page 54 for an example of a letter of this type.

3. To nonmembers who have made pledges for the current year. Letters to this group, each including the second folder, are mailed five days before Loyalty Sunday. Here is an example of a letter to this group:

DEAR MR. AND MRS. THOMPSON:

Although you are not yet members of First Church, you have graciously and generously contributed to her growing work through your pledge during the past year.

Through your gifts you have helped build Christian character in little children, provided guidance and friendship for young people, made this a better community, and helped spread the Gospel of Christ throughout the world.

While we are in no way urging you, we thought you might like to pledge again this coming year. The enclosed folder tells you of the program of First Church and our great plans for Loyalty Sunday.

We are taking the liberty of enclosing a pledge card, which you may wish to use.

If you would like to share again the work of Christ, will you just bring this card with you to the service this coming Sunday?

Be assured that First Church will be glad always to serve you in any possible way in the spirit of Christ.

With all good wishes to you, we are

Yours in Christ's service,

Chairman, Loyalty Sunday Committee

Minister

4. To members (except larger givers) who now have pledges. Letters to this group, each including the second folder, should be mailed four days before Loyalty Sunday. The following letter is effective for this group:

DEAR MR. AND MRS. SMITH:

Can you think of anything this broken world needs today more than the spirit of Christ and the helping hand of the Christian Church?

As never before Christ and the world desperately need our utmost help in healing the wounds of mankind and in making men Christlike.

As you look forward to renewing your pledge this coming Sunday, you will wish us to make these three suggestions:

- that each of us renew his pledge for at least as much as he pledged last year;
- that each by sacrifice, if possible, increase that pledge 5 or 10 per cent, in view of today's tragic missionary needs;
- that each attend church and pray for the service this coming Sunday.

You will read with interest this folder of five valid reasons for pledging as suggested by five of your fellow members.

Our pledges are our votes for a Christian world! Christ and our Church can depend on us!

God will richly bless and prosper you as you pledge to help him build a Christian world through his Church.

May this be our Church's most successful Loyalty Sunday!

Cordially yours in His service,

Chairman, Loyalty Sunday Committee

5. To nonpledging members. Letters to this group should also be sent out four days before Loyalty Sunday, each letter including the second folder.

DEAR MR. AND MRS. JONES:

We are writing you this personally signed letter to invite and urge you to share in the inspiring Loyalty Day Service next Sunday morning at eleven o'clock.

No other service in the year means so much to the Christ in whom you trust and to the Church you promised "to support according to your ability."

Never was religion more needed, and never was your help more necessary than today.

Your pledge aids little children in learning how to live.

Your pledge helps young people to grow in Christian ideals and life.

Your pledge makes possible uncounted services through your Ministers.

Your pledge preaches the Gospel of Love around the whole world.

We are urgently asking you and all other members of First Church to do these two things:

First, that you read the enclosed folder about the needs of First Church and the plans for Loyalty Sunday.

Second, that you be present this Sunday at the great Loyalty Service and make your generous pledge with your fellow members.

God will richly bless and prosper you as you pledge to help him build a Christian world. He cannot do it without your help! Your pledge and 158 other pledges from those not now subscribing are needed to reach our worthy goal of 560 pledges in First Church.

"It is so easy when everybody helps!"

Cordially in Christ's service,

Chairman, Loyalty Sunday Committee

First-class postage for all letters is imperative if these letters are to merit and receive the interested attention by the membership that they deserve.

Pack persuasion into the pledge card. The reverse side of the pledge card represents a rich but in most churches a neglected opportunity. On it should be printed either the budget for the year or, even better, a statement of the reasons why every member should pledge:

SEVEN REASONS WHY I SHOULD PLEDGE:

1. I promised to "support the Gospel and the various benevolent enterprises of the Church" when I joined the Church.
2. I am a Christian and Christ expects me to help him make the world Christian.
3. I am helping children and youth find high ideals and wholesome friendships in the Church.
4. I am helping build a Christian world by bringing health and knowledge of Christ's abundant life to backward nations.
5. I receive from the Church, as do my friends, inspiration, courage, and hope.
6. I am unwilling to let someone else bear the burden Christ expects me to carry.
7. I believe in Christ and his Way as the only hope for humanity.

*For these seven reasons I make my pledge to
Christ and my Church*

Use the church bulletin to heighten interest. You increase interest in the plans for Loyalty Sunday by printing in the weekly bulletin the names of the church leaders who are committeemen or canvassers. One church asked six of the officials to express in "Little Interviews" their opinions of the importance of adequate support of the work of their church. The church school superintendent was quoted as saying: "Christian character will be more needed by children and young people in the years ahead than it ever has been in the past. Your church uses your gifts to help build Christian character."

Churches that mail their weekly bulletins to members so as to reach them before the Sunday in question use some such notice as the following in the Loyalty Sunday bulletin. Churches that do not ordinarily do this will find it an effective procedure for increasing attendance.

LOYALTY SUNDAY CHALLENGES YOU

"Every member present and pledging this Sunday" will gladden the heart of God, prosper the work of Christ, and help reach the reasonable goal of 560 pledges set by the Loyalty Sunday committee.

Christ depends on every member who has an income or an allowance to pledge toward his work.

Let every member and friend answer the call of the Master for help in rebuilding this broken world with generous pledges for the coming year.

"Let's do it in a day! It's so easy when everybody helps!"

Give "minute men" a chance to speak a good word. The priesthood of all believers often finds expression in the use of gifted laymen who speak a good word for Jesus Christ and the budget in all the church services and departments of the church school on the two Sundays before Loyalty Sunday. One is almost startled to note how intently their fellow members listen as these lay speakers use the simple language of the market place instead of what is sometimes the too pompous, stereotyped, polysyllabic terminology of professional ecclesiasticism. Young people also are chosen to present the pledging privilege to their friends as part of their training in churchmanship.

The subjects on which minute men have spoken include these:

We Are Building a Better World

Your Opportunity

This Is O U R Church

Let's Do It in a Single Day!

The Growing Program of First Church

Christ Expects Every Man to Do His Duty

Why Every Member Should Pledge to First Church

Follow up the campaign with pulpit and bulletin announcements. Since the last one thousand dollars is always the hardest to secure, the weekly bulletin and brief pulpit announcements are used by many churches to inform the congregation of the progress of the campaign to date, to indicate exactly how many more pledges are needed to reach the goal, and to commend those who have already done their part. The needed amount should

be kept before the members of the church by the use of short articles such as the following in the weekly calendar:

YOUR PLEDGE IS NEEDED FOR
LOYALTY SUNDAY SUCCESS

Your generous pledge to First Church—if you have not already made one—and 171 from your fellow members are still needed to reach the reasonable goal of 560 pledges for this coming year.

388 loyal members of First Church have already handed in their pledges (up to last Monday evening). While better than last year, *it still leaves a long distance to go.*

Let EVERY MEMBER with any income or allowance make some pledge, large or small, to the world-wide work of First Church!

THE LOYALTY SUNDAY COMMITTEE

Progressive churches everywhere are becoming as wise as “the children of darkness” who use publicity and printers’ ink to market their tragic wares. The priceless treasures of the Kingdom of Christ must be attractively displayed that men may come to love them and to sacrifice for them through their gifts to the church.

QUESTIONS ABOUT YOUR OWN CHURCH

1. What per cent of the members of our church fail or refuse to pledge? Why?
2. What appeals would be most likely to reach these non-pledging members?
3. Do we "hide our light under a bushel" when we fail to present the activities and needs of such causes as our young people, our church school, and world-wide missions?
4. Are our campaign letters persuasively written and neatly mimeographed?
5. Would an attractively printed or mimeographed campaign folder telling of our church work help encourage our members to give generously?
6. What further effective publicity can be given by the use of minute-man speakers?

How to Conduct a Loyalty Sunday Service

BASIC PRINCIPLES

1. The Loyalty Sunday pledging service is the most important part of the annual campaign for securing pledges and pledge increases.
2. Two thirds to three quarters of the budget will be subscribed at this service if adequate preparation has been made for it.
3. Effective efforts to secure the attendance of every member at this Loyalty Service must be made.
4. The entire service must be carefully planned, especially the sermon and the signing of the pledges.
5. The stewardship sermon on the needs of the world, the growing work of the church, and the duty and privileges of every Christian to share in it is a most vital factor in determining the number and amount of the pledges.

The first year we tried the Loyalty Sunday service of voluntary pledging most of our officials were skeptical," said the pastor of a county-seat church of four hundred members. "Some feared that many members would reduce their pledges, while others advised 'letting well enough alone.' When the service was over and they found that 65 per cent of the budget had been pledged, with twenty-seven increases and only two reductions, they were delighted. The Loyalty Service is now a regular

part of their financial campaign, which they follow with a friendly canvass of those who have not pledged."

The experience of this good minister of Jesus Christ checks with that of thousands of church workers who regard the Loyalty Sunday service, with an immediate follow-up of nonpledges, as the best possible method of raising the budget.

The spiritual and educational values of the Loyalty Sunday service are tremendous. It is high and holy worship, when the pledge becomes a *sacramentum* of loyalty to Christ and to one's own church. It is soundly educational, because the growing program of the church has already been placed before the congregation. It is inspirational, for the eloquent sincerity of the minister in his sermon challenges the members with the importance and necessity of building the Kingdom of God. It is good psychology, because it trusts the members to do their duty. Equally important, it works—in that it raises up to 75 per cent of the needed funds in an hour.

Under a variety of names such as "Enrollment Sunday," "Enlistment Sunday," "The Loyalty Service of Pledging," "Pledging Sunday," "Opportunity Sunday," "Stewardship Sunday," and "Church Loyalty Sunday," this annual expression of the spirit of stewardship takes an honored place with Easter and Christmas Sunday in the great days of the church year.

Prepare the congregation for the Loyalty Sunday service. The sermons that precede Loyalty Sunday play an important role in the educational process that conditions the minds of members to generous giving. Sermons on such themes as "The Romance of Missions," "Youth for Christ," "Creative Christian Character," and "The Place of the Church in the World Today," help lay the founda-

tion for generous giving. World Communion Sunday for churches observing Loyalty Sunday in October lends itself admirably to the theme of sacrifice for the redemption of the world. These all weave the pattern of Christian stewardship into the thought of the congregation.

Exalt the importance of the Loyalty Service. A church-wide conviction that this service is one of the most notable and inspiring of the entire year can easily be created through letters, folders, and minute-man speeches. When it is pictured as of the highest importance to their church and to Christ's work throughout the world, the congregation will expect great things of what in hundreds of churches is "a service like Easter in attendance."

Assure the largest possible attendance by writing and by visiting or phoning every member of your church. Committees and pastors put all the persuasion they can command into the message of the Loyalty Sunday letter, pointing out the duty of each member in helping reach the desired goals. They challenge everyone to be present and to pledge generously, assuming that every member will do his part.

Many large churches supplement the letter with an every-member visitation or phoning movement during the week before Loyalty Sunday, never for the purpose of securing a pledge, but to secure the promise of every member of every family to be present on Loyalty Sunday. Here is a suggested telephone conversation for securing this promise:

"Hello! May I speak to Mr. Johnson? . . . This is Mr. Smith, of First Church. Our pastor asked me to call you this week just to make sure that all your family will be present at church this coming Sunday morning, which is Loyalty Sun-

day, as you know. You are all planning to attend, aren't you?"

The answer will usually be "Yes," in which case the caller will say: "That's splendid. I was sure you would. All of us loyal members together can make this the most successful Loyalty Sunday we have ever had. I'll see you at church."

Where the member seems undecided, the caller will say: "It is the hope of the Loyalty Committee that every member who is not ill or out of the city may be present. It's the great day when we all pledge our loyalty to Christ and to First Church. Might I suggest that if you have made other plans for the day you try to arrange them, if possible, so that you may be with us? It may not be possible, but if you in any way can, your co-operation will be appreciated deeply by your pastor and our committee. We have a grand year ahead of us, and we want to take care of our subscriptions 'in a single day.' I do hope to see you!"

Where the member refuses, or says that it will be impossible to come, the caller will say: "I know you'll hate to miss what will be perhaps the most inspiring service of the whole year. I hope there is not illness in your home. If you find that things change, you may still be able to make it. In any case, you'll want to make your pledge as generous as you can when you sign it later."

Never enclose a pledge card with the Loyalty Sunday letter. To do so is to lose hundreds of dollars. A pledge signed alone in the quiet of an office or home is usually only renewed or reduced. One made under the inspiration of the great Loyalty Service will be far more likely to measure up to the ability of the member and the needs of the church. Once a pledge has been signed it is extremely difficult to get it increased.

Plan the service with the utmost care around the central theme of sharing in the work of God. The hymns should

express faith, loyalty, and service; such hymns are "A Charge to Keep I Have," "God of Grace and God of Glory," "I Love Thy Kingdom, Lord," "O Master, Let Me Walk with Thee," "Lead On, O King Eternal," "Jesus, I My Cross Have Taken," "Stand Up, Stand Up for Jesus," "The Son of God Goes Forth to War," and "Truehearted, Wholehearted."

Such solos and anthems as the following also sing their messages of obligation and sacrifice into the soul, when sung to the glory of God: "O My Soul, Bless Thou Jehovah," "Send Out Thy Light," "Forward with Christ," and "I Gave My Life for Thee."

The pastoral prayer must breathe the spirit of devotion and obedience to the will of God. In common prayer uncommon things happen as God touches careless, selfish hearts into the abundant life of Christian stewardship. His Spirit is present and active, not for the sake of getting more money, but for the purpose of enlisting man's help in the building of the Kingdom.

Feature the pledges of the boys and girls as part of the service. They will already have signed their pledges in their homes under the guidance of their parents or in their church school classes under the leadership of their teachers. They will be eager to place them in the hands of their minister at an appropriate time in the service or at their recessional, as they pass to the extended session or third period of their church school. They learn the holy habit of sharing by doing, and their presence and example exercise a marked influence on the pledging of young people and adults.

Prepare the strongest possible Loyalty Sunday sermon. Brother preacher, let me talk intimately with you in all earnestness out of my deepest conviction and experience.

Your sermon outranks every other method as the most potent, persuasive, productive factor in the entire campaign. On you rests the chief responsibility for success. You represent Christ; you are to your congregation his chief spokesman. You are the voice of needy millions in mission lands. Don't you dare be careless or timid or apologetic as you speak your best word for Jesus Christ and his church. If you fumble it, you are failing your Master. If you succeed, as God wills you to do, you will hear the words "Well done, good and faithful servant!"

Preach for a decision to dedicate personality and purse to the service of God through your church. Your sermon is an adventure in spiritual salesmanship. You are "selling" the Kingdom of God. Feature the urgent and tragic needs of this unchristian world. Emphasize the high service rendered children and young people. Exalt the example and command of Christ. Hold up the privilege of being a partner with God in redeeming the world. Lift high the Cross of Christ and the spirit of sacrifice which it inspires. Believe that the Spirit of God is working in the hearts and consciences of the congregation while you preach.

Sermon subjects that have proved effective are: "God Needs Your Help," "For Christ and First Church!" "Loyalty to Christ," "For the Greater Glory of God," "The Eternal Gospel in a Changing World," "A Religion of Maximums," "Life's Highest Loyalty," and "Christ First Always!"

Climax your sermon with a personal challenge to the individual member to measure up to his Christian privilege and duty. Avoid both clumsy pressure and ineffective optionalism. Appeal directly to intelligence and the conscience of the individual. This can and must be done with

tact and good taste as one packs into such sentences as these the urgency, the obligation, and the privilege of Christian stewardship as expressed in pledging:

Christ desperately needs your help in building a Christian world out of the shattered fragments of this broken one!

Your pledge builds Christian character in the children and youth of this community.

Your gift is more than money: it is health and education and brotherhood and abundant life through Christ!

Your pledge to your church is the best investment you make in a better community and a better world. Your investment pays handsome dividends in human welfare and wholesome living.

You love your church and want it to prosper. Your generous gifts will extend its growing program.

Our community and world need Christ and the church more than ever before during our lifetime.

You promised to support your church "according to your ability," and you always honor your promises.

Your pledge is the measure of your love of Christ and your loyalty to your church.

Every one of us can make some pledge, large or small, to this church we love. Not one of us can give as much as he desires, but every one of us will give as much as he can!

You are buying happiness and human well-being through your gifts to your church.

You share the spirit of the Christ who gave his life as you pledge sacrificially to his church.

Let us pledge in the spirit of the Cross of Jesus Christ as we help him redeem the world.

All of us who now pledge can increase our giving at least a little by self-denial and sacrifice, can't we!

We tithers can lift our pledges, can't we, to meet the present urgent needs by pledging a slightly larger part of our tithe to God's work through First Church. Do this if you believe Christ would have you do it.

Do what Christ wants you to do about your pledge today.

God will prosper all who prosper his work!

Let none underrate the wisdom of the "foolishness of preaching" in securing and increasing pledges on Loyalty Sunday. After a stirring sermon in a conservative Presbyterian church, two larger givers doubled their pledges, five increased theirs substantially, over one third of the remaining pledges represented increases, and forty-seven new subscriptions were secured, eight of them being from visitors at the service. God places his richest blessing on sermonic efforts of the man of great faith, who without apology or stammering places the claim of the Kingdom before the loyal members of his church.

Make a skillful transition to the mechanics of pledging in order that the momentum and spirit built up through the service may not be lost. Some ministers close their sermons with these words:

"And now we come to the glorious climax of this great service! Here we pledge anew our loyalty as we joyfully and generously make our pledges to Christ and to our church. The ushers will come forward at once and place in the hands of the member in the end of each pew a package of five pledge cards. I wish that each member

receiving this package would take one and immediately pass the rest on to the other friends in the pew.

“While you are doing this I want you to know how glad my heart was to see your children sharing this service by pledging to the church they love. We love them, and for them we would sacrifice almost everything. And let me add this word for the information of you who are not yet members of this church. If you believe in the work we are doing, we invite you to share in this important task. You are of course under no obligation whatever to do so, but some of you have generously helped with your gifts during the past year. If you desire to share again, your help will be gladly received by the members of the church.”

The passing of the pledge cards should be completed by this time, even in larger congregations, if the ushers have been properly organized and instructed, each caring for only five or six pews. But if the distribution is delayed the minister must continue to speak interestingly until it is completed.

Read the pledge card to the congregation. “I should like the privilege of reading and explaining the pledge card,” continues the minister, “which the Loyalty Committee, made up of your fellow members, has prepared.” Read the face of the card rather slowly, commenting on any of the provisions which may require explanation, such as the added pledge to missionary causes. Turn the card over and read the “Seven Reasons Why I Shall Pledge.” There should follow immediately a short prayer of gratitude and dedication, such as: “O God, we joyfully and generously sign these pledges of love to thee. We would prosper thy work through our church. May these gifts of ours help thee make the whole world

Christian. Bless us as we pledge in the name of Jesus, our Saviour. Amen."

The congregation expects their minister to lead them in the signing of their pledges. Sign the card you read, as you expect the members of the congregation to do. Do it joyfully, generously, promptly.

Ask that the signed pledge cards be brought to the altar. One of the most dignified churches in the East requests its members to bring their own pledge cards to the front of the church and place them in the hands of the elders. Over eight hundred of them do this in exactly seven minutes! To the hymn "Onward Christian Soldiers" they jubilantly pass down the aisles and then return to their pews. Some churches have a "Joash Chest," or a model of the church with an opening in the roof to receive the pledge cards. Still other churches ask that all cards, signed and unsigned, be passed to the worshiper in the end of the pew. Then the cards are collected by the ushers and brought to the altar.

Point the thought toward Dedication Sunday, already announced for the first Sunday of the new financial year. State that these and all other pledges that are made before that time will be placed on the altar at the foot of the cross of Christ and dedicated to the glory of God and the service of Christ.

A prayer of gratitude for the privilege of partnership with God in the work of building a Christian world will fittingly close what will always be a service of high inspiration and joy.

Some churches send a letter to all members who failed to pledge on Loyalty Sunday, giving them one more opportunity to mail or bring their pledges to the church

before the canvassers call. This letter, with a pledge card enclosed, is sent the Tuesday after Loyalty Sunday:

DEAR MR. AND MRS. SHORT:

What a glorious Loyalty Sunday service it was last Sunday! The congregation filled the sanctuary, and the spirit of the service was splendid.

Your fellow members brought in 366 pledges—a splendid start toward our goal of 560.

BUT WE STILL HAVE A LONG, LONG WAY TO GO.

YOUR PLEDGE and those of 194 other loyal members are DEEPLY NEEDED BY CHRIST AND YOUR CHURCH! We are sure you will not fail him!

We are enclosing YOUR PLEDGE CARD, as you would wish us to do. That your Church and your Lord's work may prosper, you will of course wish to pledge him some share of your income or allowance.

As your fellow members, we are earnestly asking you to bring your pledge signed to this coming morning's service, and to place it on the offering plate. If you are to be out of the city, please mail it to us in the enclosed envelope, so that the canvassers may be saved a call.

We of the Loyalty Sunday committee are eager to reach our goal this Sunday.

WITH YOUR HELP WE SHALL SUCCEED!

God bless and prosper you!

Appreciating your loyal co-operation, we are,

Yours in Christ's service,

Chairman, Loyalty Committee

Minister

QUESTIONS ABOUT YOUR OWN CHURCH

1. Shall we hold a Loyalty Sunday service this year, to be followed by a canvass of all church members who do not pledge at that service?
2. How can we get out the largest possible attendance?
3. What kinds of publicity can we use prior to Loyalty Sunday to promote interest in it?
4. Shall we have our children and young people share in this service by making their own pledges to their church at this time or during the class period?
5. What special features would most appeal to the members of our church as part of that service?
6. What points should our minister emphasize in his Loyalty Sunday sermon?

How to Hold the Every-Member Canvass

BASIC PRINCIPLES

1. A short, fast, intensive campaign produces more than a long, slow one.
2. The finest, most persuasive men and women of the church should be enlisted for this Kingdom task.
3. The canvassers must be carefully instructed and trained and their enthusiasm kindled at the campaign canvassers dinner.
4. Names of members to be called on must be carefully assigned to the right team of canvassers.
5. Every member of the church should be visited until a pledge or a refusal has been assured.
6. The canvass offers an excellent opportunity for acquainting indifferent members with the work of the church and for renewing their loyalty and support.

To pledge or not to pledge—that is the question which the campaign canvass will determine for almost half the members of the average church.

“Why haven’t church members loyalty enough to bring their pledges to the church without our having to drive all over creation to get them?” grumbled an impatient layman to his minister.

“I know what you mean, John, and I wish they would,”

answered his pastor with a smile. "There are some very weak excuses and a few good reasons. Some of the members of our church, you know, are ill, or out of town, or behind in their pledges. Others don't realize how important the work of their church is. Some are just indifferent. Among them we have an opportunity to do some real missionary work during the canvass. You who are their fellow members have to call on them to help them find and do their Christian duty. This is a great service to Christ and to your church, and I know you'll do it well."

Carefully choose and enlist the best canvassers—this is the first step toward success. These must be the most representative men, women, and young people of your church. Able, enthusiastic, experienced solicitors selected from the board of trustees, elders, deacons, stewards, and church school teachers make the best Kingdom salesmen. Few of them will refuse to serve if personally interviewed. Chairmen of canvass organizations in small and large churches, with the help of their ministers, have found this approach to prospective workers highly effective: "We of the Loyalty Campaign Committee are laying plans for what we believe will be the most successful and enjoyable budget campaign our church has ever known. The outlook and spirit are most promising. This year we are spreading the work in such a way that no team of canvassers will make over five (or seven) calls. When a team has completed those calls, its task will be finished. I personally have chosen you and nine others to make up the five teams of my division. I know you will want to do your share toward this good cause and I feel sure you will be glad to serve with me. We are having our Loyalty Dinner two weeks from next Sunday at the church—a complimentary one. There we shall get our training and

instructions and our cards for the five (or seven) calls. I have here a list of the other canvassers I'm going to ask. There probably is one special one you would like to work with. Just look it over. I can count on your helping your church and me in this important work, can't I?"

Make an assignment card for every member of your church. Let the records committee in preparing these use either a plain three-by-five card, or better, a regular pledge card, across the top of which are typed the name and address of the member. This makes the card more personal when the solicitor presents it during his interview. It is *the member's own card*. Opposite the "current expense" and "missionary" items the amount now being pledged can be entered lightly in pencil. Then the asking committee can easily add its estimate, or "asking," in such a way that it will not be confused with the present pledge. But remember that these figures **MUST** be erased by the canvasser before the call is made.

Assign the prospect, or pledge, cards with extreme care to the right team. Some canvassers can get a handsome raise from certain members, while the only "rise" others will get will be a renewal or a refusal. The painstaking effort to place each card in the hand of that worker best suited to secure the largest possible pledge from that particular member will be richly rewarding. As an alternative, made necessary in large churches with scattered membership, cards may be grouped geographically and assigned to canvassers living in the neighborhood. A record of these assignments must of course be kept, each name being "charged" to the team to which it is given.

Prepare a mimeographed sheet of instructions to canvassers which includes such information and guidance as

the campaign committee feels the canvassers need. Since everyone remembers more clearly what is both seen and heard, the use of this sheet as a guide during the training period will fix the instructions more definitely in the minds of the workers. It should be placed at the plates before the dinner conference, with copies of the folder, the prospect assignment cards, and extra pledge cards.

Make the canvassers' dinner conference interesting and practical. Most churches make the training dinner a complimentary one as a token of thanks from the church to the workers for the use of their time and gasoline. With the program outlined and started on time, it should move rapidly and without deadly delays. The "order of business" usually followed immediately after the meal includes the following:

1. A greeting by the general chairman.
2. A statement of progress to date.
3. The instruction to the canvassers, using the prepared "Outline of Instructions."
4. A demonstration of the "sales talk."
5. Questions by the canvassers.
6. The removal of the assignment cards of any who may have handed in their pledges.
7. Closing word of inspiration and prayer by the minister that all workers may go out in a spirit of high confidence to do their work.

Instruct the canvassers on approach and presentation by reading through and explaining the sheet of instructions. When this is done, with brief comments at im-

portant points, the seasoned canvassers find their experience refreshed, while those who have never served before learn the know-how of pledge solicitation.

The following outline has been compiled from the counsel and experience of churches of all sizes. It is intentionally more elaborate than is necessary for even the largest churches. From its suggestions your church, whether it is a church of one hundred members in a rural area or one of three thousand members in a large city, may omit, expand, or condense any portions to adapt them to your own situation. Churches which do not hold the Church Loyalty service of voluntary pledging will of course leave out all references to this service. A few church groups use this outline for spoken instruction, without any mimeographed sheet of instructions.

YOUR WORK TODAY HELPS CHRIST MAKE THE WORLD CHRISTIAN!

The success of Christ's work through First Church now depends on you division captains and you team members as you go out to secure some pledge, large or small, from every First Church member on whom you call.

1. *Your task is highly important.* Last year after the people had pledged at the Loyalty Sunday service you secured 172 pledges for a total of \$3,265. That was a great record for a single day, an average of over \$66 for each team. Your leaders believe you will do even better this year.
2. *The results of the Loyalty Sunday service today, as totaled by the records committee are:* _____ pledges were made for a total of _____. There were many new pledges and quite a number of increases. This is a fine start, but we still have a long way to go.

3. Your purposes in visiting your fellow members are:

To tell of the growing program of Christian and community service of First Church, such as the youth activities, the church school, the home and foreign missionary work, and the splendid opportunities that are before the Church this year.

To secure a pledge, large or small, from each prospect assigned to you.

To get an increased pledge from all who can possibly increase their giving.

4. Your prospects are expecting you. They are all members of First Church. Each has promised to support the Church. Each has received the loyalty folders. Each expects that he will be called on if he fails to make his pledge at the morning service. Some may be aged, or shut-ins, or night workers. Some will be eager to pledge, while in others you must kindle an interest in pledging.

5. *Everybody can pledge this year—almost!*

Nearly every member of First Church has some income or allowance. The spirit of giving is everywhere. Employment is good and prosperity is general. This is *the* year to get pledges from 100 per cent of your prospects.

6. *Your spirit.* Be friendly, optimistic, cheerful, and enthusiastic. Expect and work for success in every call. Assume that each prospect will pledge. Be persistent and persuasive.

7. *Approach each prospect naturally* as a friendly fellow member of First Church. Never say "I came to get your pledge" or "Here's your pledge card." Use instead an introduction such as this successful one:

"Good afternoon. I am John Smith, and this is my friend Henry Jones. We are out making friendly calls

this afternoon in the interest of First Church, and we had the good fortune to be assigned your name. We have come to report the fine progress already made in our Loyalty Campaign and to tell you about the plans for the growing service of our Church."

After two or three minutes of general conversation, state the purpose of your call in some such way as this:

"We were all inspired by the Loyalty Sunday service this morning and at the results that were announced at our canvassers' dinner this noon. _____ pledges were made by your fellow members for a total of _____. There were many new pledges and quite a number of increases. This means that we need just _____ more pledges for a total of _____ to reach our goal for the year.

"We all know that our Church has been doing a great piece of work this year. Our church services have been an inspiration to us all. The children have been trained in Christian ideals in the Church School. Our young people have grown under the influence and guidance of the Church. The many church groups have enriched the life and friendship of us all. Through missions our Church has blessed many hundreds of people in other lands through schools, medical aid, hospitals, and churches.

"We have before us our best year. We hope to get some new equipment for the Church School and to expand our young people's activities. Never before has First Church had such fine opportunities to serve."

Encourage each prospect to talk of those parts of the work of the Church in which he is most interested.

Pitch the conversation on the high level of the constructive work of First Church.

Visit until you are sure your prospect is ready to make a worthy pledge.

Sense any reluctance on his part. Discover the reason or excuse behind it.

Answer the reason and dissolve the excuse as honestly and quickly as possible and then return to the program of First Church and the duty of all to pledge.

Prevent your prospect from saying "No" and talk with him until he is ready to pledge or until you realize that the securing of a pledge is impossible.

8. *You may meet two or three of these excuses and reasons.* How would you answer the five or six most common objections in the following list?

- a) I have a large unpaid balance on my pledge for this year.
- b) I have such a small income that I can't give what I want to.
- c) I don't know what my income is going to be.
- d) I don't believe in pledging. I give as I attend.
- e) I'll pay, but I don't want to make a pledge at this time.
- f) I don't believe in missions.
- g) I have lost interest and attend only occasionally.
- h) I'm giving to my old home Church.
- i) Leave the pledge card and I'll decide later.
- j) The Church is always asking for money.
- k) The affairs of the Church aren't run to suit me.
- l) I'll have to ask my wife (or husband).
- m) My expenses are so heavy that I can't give anything.
- n) I give to the Church School.
- o) I don't want anybody to know what I give.

Are there any others you have met that we should answer? Distinguish between the excuses and the real reason behind them. Do your best to answer them.

9. *Do your utmost to secure an increased pledge.* The amount of the present pledge, if any, has been lightly written in pencil on the pledge card on the right-hand margin for your information. The amount of the suggested pledge for this year has been written on the back of the card. These are to be erased before you call. Suggest that each member where conditions indicate it "step up" into the next pledging group by lifting his weekly giving from 25¢ to 35¢ or by making an additional pledge to missions. The latter method is surprisingly successful.
10. *Please Don't!*
- Don't use the telephone to get a pledge.
 - Don't apologize for calling. It's God's work you are doing.
 - Don't argue. Nobody ever won an argument about a church pledge.
 - Don't give up easily.
 - Don't leave a pledge card where the member is not at home. Call back again in the evening.
 - Don't procrastinate! It takes no more time to do it today.
 - Don't turn a card in until you have a pledge or a refusal.
11. *Make all your calls today.* Let's do it in a day! Most of you can complete your work this afternoon and by calling back this evening on any that may be away from home. *Keep the card of any prospect you fail to see and make your call on Monday or Tuesday evening.* If a member has moved, find out the new address from one of the neighbors.

If your prospect is undecided about his pledge, promise to return on Monday or Tuesday evening. If your teammate is ill or absent, make the calls alone, knowing that the Lord is with you.

12. *How to make your report.* The records committee will be at the church today from four o'clock until nine o'clock to receive your reports. Where you get a refusal, write a full report on the assignment or pledge card for the information of the committee and the minister.

Let every team report today.

Please make without fail your complete and final report on Wednesday evening at the report dinner at the church.

13. *Point the thought of all your prospects toward Dedication Sunday* and urge them to be present to share in it and to hear the final results of the campaign.

14. Go out as "*laborers together with God*" to do his work.

Dramatize an interview, if this is at all possible, by asking two of the best canvassers to demonstrate through a staged call the method of approach, the presentation of the program of your church, the answering of questions, the securing of an increased pledge, the closing of the interview. Keen interest and some laughter will result.

Remove the cards of all who pledged on Loyalty Sunday so that none of these members may be called on by the visitors. Committee chairmen do this easily in the following simple way: Arrange the pledges made at the morning service in alphabetical order and ask the canvassers to arrange their assignments in that order also. Call off the names rapidly, asking that the canvassers answer "Here" whenever a name is called for a card they hold. Ask the division captains to take these cards from their workers and give them to the records committee. Three hundred cards can be eliminated in nine or ten minutes this way. Lay aside the unclaimed cards, and after all pledgers have been read out call these names again.

Close the training conference with a brief challenge and prayer by the minister such as this: "You are doing today an indispensable service to Christ and your Church. You are ambassadors of God. You are counselors for the Kingdom. You are the voice of Christ persuading your fellow members to share with him in redeeming the world. You are doing God's work as truly as I do when I preach and minister. God goes with you! He will give you success! God bless you!"

Follow up each card until a pledge or refusal has been given. A thorough follow-up of unreported names will add from 2 to 6 per cent to the total pledged and will often represent the difference between an insufficient income and adequate funds for the program of your church. Each canvasser having one or more names on which he has failed to report must be seen or phoned by one of the campaign committee and, if necessary, the card should be reassigned. In cases where a visit is impossible a letter should be written.

Record on the master pledging card the amount of the pledge, the name of the solicitor, and where no pledge is secured the reason for refusal. Much time and trouble can be saved by keeping such a record. Classified in such groups as the following, the cards of this campaign will be of great value to the next year's committee.

Pledged	Moved—No Address
Refused	Will Mail Pledge Card
Will Pledge Later	Has Unpaid Balance
Pledges Elsewhere	See in Three Months
Unable to Pledge	Moved to Another City
Out of City	Send Envelopes—No Pledge
Do Not Solicit	Call During Midyear Canvass

Dedicate the pledges on Dedication Sunday. A simple but impressive service of dedication when all the pledges are in will fittingly climax the Church Loyalty Campaign. As all the pledges are arranged on the communion altar about the foot of the cross, the members of the congregation can be led in dedicating their lives and their possessions to God in a ritual which in part is as follows: "We dedicate these pledges to thee, O God, and to the world-wide work of our Lord and Saviour Jesus Christ. We are stewards of thy divine mercy and thy blessed gifts. We are partners with thee in the task of redeeming mankind. We promise faithfully to bring our tithes and offerings and lay them upon thine altar with our lives in loving loyalty to thee. May they bring the abundant life of Christ to our homes, our community, our country, and our world; in Jesus' name. Amen."

QUESTIONS ABOUT YOUR OWN CHURCH

1. Do we have the ablest and most persuasive members of our church on the special gifts committee and on the canvassers committee?
2. What is the best way of selecting the canvassers in our church?
3. How can we give our canvassers better instruction and more enthusiasm for their important task?
4. What are the four most frequent reasons or excuses for failure to pledge? How can we overcome these?
5. Can we improve our method of assigning cards to canvassers? How?
6. How can we "clean up" the pledges that have not yet been reported on at the end of the campaign, that we may have the extra 5 or 10 per cent of the total that comes from this source?

How to Increase the Number and Amount of Pledges

BASIC PRINCIPLES

1. Every member, with rare exceptions, can make some pledge, large or small, to his church.
2. A large number of small pledges is far sounder church finance than a small number of large pledges.
3. Children and young people must be solicited for pledges.
4. The right canvasser making the right appeal can secure an increased pledge in more than one third of his calls.
5. One hundred per cent of the new members will make pledges if visited immediately after they join the church.
6. A midyear canvass is desirable to enlist those who for temporary reasons failed to pledge at the time of the annual canvass.

Present trends in religious and philanthropic finance cast ominous shadows over the financial future of thousands of churches. Their prospects are dark unless they increase the number and amount of their pledges.

Current trends influencing church finances are:

- toward fewer large pledges because of the death of the older, wealthier members.
- toward fewer large incomes or estates.

- toward smaller individual net incomes because of taxes, inflation, and reduced purchasing power.
- toward increased cost of operation of the church.
- toward keener competition by other worthy organizations for the gifts of church members.

Alert laymen and ministers are successfully meeting these adverse trends in the following ways:

1. They are preaching and practicing Christian stewardship.

2. They are supplementing the gospel of tithing with the good news of proportional sharing.

3. They are broadening the financial base, spreading the financial load more widely among the members.

4. They are securing many more small pledges.

5. They are, especially in the North, shifting their budget campaigns to the autumn.

6. They are holding a Loyalty Sunday service of voluntary pledging.

7. They are conducting their campaigns in a far more thorough and efficient manner.

8. They are liquidating their debts.

9. They are building endowments that their loyal members after passing on may continue to share in the support of their church.

A small Congregational church in a New York village in one year increased the number of its current-expense pledges from 122 to 186, a 51 per cent increase, while the number of its givers to missions grew from 33 to 79, an increase of more than 135 per cent.

A large metropolitan church in four years lifted the number of its current-expense pledges from 582 to 927, with an average yearly increase of 5 per cent in the total pledged, in spite of the loss through death of three pledges which amounted to \$3,600. In addition to this, by adding to its pledge card an opportunity to subscribe specifically to missions, \$5,970 more was pledged by 297 members during the same period.

Neither accident nor magic had anything to do with these results. They are the deserved results of the cultivation of Christian stewardship, intelligent publicity, careful planning, and a thorough Loyalty Campaign.

Your church, regardless of its size or location, can increase the number and the amount of its pledges.

Get the pertinent financial facts about your church and discuss them in the finance committee:

1. What is the membership of your church?
2. How many pledges were made this year?
3. How many members do these pledges represent, husbands and wives being counted as one?
4. Is the trend in the number of pledges across the past three years up or down?
5. Has the total amount pledged increased or decreased across the past five years?
6. How many members make no pledge?
7. How many of these are too poor to give?
8. What is the remaining number of the nonpledgers—those who could pledge if they would?
9. Why does each of these members fail to pledge?
10. What amounts does the estimating committee believe these members could pledge?

11. Who is the best person to secure a pledge from each of these members?

12. Is there any reason why most of these nonpledging members should not be seen at once?

Set the campaign goal for 40 per cent more pledges than last year. The average church can increase the number of its givers from 20 to 50 per cent by intelligent, persistent effort. The appeal "Make yours one of the 87 new pledges needed this year" will challenge nonpledgers to their duty and will help steady the few who might feel that they cannot renew their pledges. As this goal is constantly kept before the congregation and steadily pursued across three or four years, it will be achieved.

Prize highly even the smallest pledges. The widow's mite and the small gifts of little children are alike precious in the sight of God. The two-cent or five-cent pledge of the young boy is more important than the five-dollar pledge of the old man who will soon be called to his eternal reward. The latter gift will shortly end, but the former one will continue and grow across fifty or sixty years. One six-year-old Primary boy who gave one cent a Sunday through his envelopes now as a tithing steward makes a weekly contribution of seven dollars to his church. Small pledges have a habit of growing up and of becoming foundation stones of sound church finance.

Secure a separate pledge from each member. A family pledge is rarely as large or as personal as gifts made by each individual of the household. When the head of the house pays the family subscription by check, the sense of sharing is lost by the others. Frequently the wife has a separate income and will gladly make a pledge when the privilege is presented to her. Because giving is re-

garded as a personal, individual matter, many churches encourage either an additional pledge by the wife or a division of the joint pledge. One large church of 1,935 members reported last year a total of 1,468 pledges.

Solicit members who have moved to another community. Members who take up their residence in other communities are often shamefully neglectful of their new opportunities of church attendance as well as of the support of the church. Any member making his permanent home in a new city should of course place his membership there. But if his residence there is temporary he should be urged to continue his support of his home church. Personal letters written by members of the committee, with a folder and pledge card enclosed, will pay for the postage a hundredfold, and sometimes a thousandfold. See page 82 for an example of such a letter.

Call on new members for a pledge the week after they join the church. New members expect to support the church they join. They often embarrass neglectful committees by inquiring how they may make their pledges and secure contribution envelopes. They feel they should begin at once to give to the church. Those churches that follow these three simple steps in visiting those new in the fellowship report practically a hundred per cent success. Those who do not, find that they often lose both the gift and the giver.

1. Send a form letter such as the following, with the name of the new member filled in and the signature of the chairman of the finance committee written in ink, on the Tuesday or Wednesday following Membership Sunday, welcoming the member and explaining the financial plan of your church. Enclose one of the folders of the last Loyalty Campaign.

DEAR MR. AND MRS. JACKSON:

I wish to add my welcome to the others you have received as you have entered into the fellowship of First Church. It is my hope that you will find here a happy church home and a host of friends. As you find your place of Christian service among us, you will come to be proud to have a part in the growing program of this Church.

You probably have already wondered how the finances of First Church are handled and how you may make your contribution. You will be interested in the following facts:

1. First Church is supported entirely by voluntary pledges of members. They by their pledges determine how much is provided for both current expenses and missions.
2. Experienced, conservative business men manage all the financial affairs of First Church.
3. The budget is made up very carefully by the Finance Committee and submitted for approval to the annual meeting of the congregation.
4. In October each year we hold our great Loyalty Sunday service, at which time all members voluntarily make their pledges for the coming fiscal year, which begins November 1.
5. Each new member is invited shortly after being received to share in the work of First Church by pledging according to his ability.

It is the universal custom in First Church for each member to sign a pledge card indicating the amount of the weekly gift he expects to make to Christ and his world-wide work through First Church. More than four hundred members have pledged for this year. All are using the weekly contribution envelopes, a package of which I am mailing to you today.

Within a few days one of the members of our Finance Committee will pay you a friendly visit to talk with you and answer any questions you may have. The enclosed folders, which were used in the Loyalty Campaign of last October, will be of real interest to you.

Thanking you in advance for your loyal help, I am

Yours in Christ's service,

2. Mail a package of contribution envelopes at the same time in order that the new member may begin the holy habit of sharing on the Sunday following his reception.

3. Send the right official or member to make a friendly call. Outline the program. Exalt the importance and excellence of the work of your church. Remember that your church is under a divine mandate to encourage new members immediately to begin practicing the Christian grace of sharing. They expect to contribute, as they do to every other organization they join. They lose respect for the financial management of the church when this important matter is neglected. It is a grievous sin to permit them to form the bad habit of financial delinquency and thus to lose their gifts to the Kingdom of God.

Plan and hold a midyear canvass. The passing of six months often completely changes the financial outlook of an individual or a family. Sickness changes to health, employment is secured, and obligations are met. Directed toward those members who have made no pledge, the midyear canvass will add from 3 to 5 per cent to the total pledged income of the church. One Western church secured pledges totaling \$679 in the midyear effort.

While the ideal time to enlist new subscribers is during the annual Loyalty Campaign, the securing of new pledges can go forward throughout the entire year. One layman of a select committee by calling between campaigns added thirty-seven pledges totaling \$12.80 per week to the resources of his church—more than twelve times what he and his wife were contributing.

Solicit delicately and with restraint the nonmembers of the constituency of your church. A radical difference of opinion exists between ministers concerning the wisdom of asking people who are not members of the church to pledge. Those who favor giving them the chance to share believe that they should help in the support of the church which they consider their spiritual home. From this source many generous gifts are willingly given and gladly received. Those who oppose including nonmembers in the Loyalty Campaign solicitation hold that they should first be won to membership in the church, after which they will pledge far more generously. A reasonable compromise would seem to counsel the acceptance of all pledges that are voluntarily made and the sustained effort to bring these pledging nonmembers into the active membership of the church.

State clearly the reasons why members should increase their pledges. No church has a right to ask for increased pledges unless it can justify additional expenditures to meet the needs of opportunities for wider service. What would your church do with a 15 per cent increase in her income? What causes show the brightest promise of expanding Christian service? How much increase should be suggested or urged? What members of your church can lift their giving without harm to their other obligations? These questions and kindred ones must

be faced and answered by the budget committee before the congregation is asked to increase their pledges.

Name the causes to which the requested increase will go. A list of such causes, with the amount for each, might include some of these: repairs, church school equipment, an expanded youth program, music, Girl Scout and Boy Scout activities, added insurance, a contingent fund, broader community service. Members will willingly go along with the budget committee if the causes are worthy, the increase within reason, and the amounts definite.

Place before the members a recommended scale of proportionate sharing. Most members have never very seriously faced their Kingdom opportunities and obligations. Although their incomes have risen substantially across a ten-year period, they continue to pledge approximately what they gave a decade before. One trustee renewed his one-dollar pledge year after year although his salary had increased from \$3,000 to \$12,000. When they see a recommended ratio of sharing according to ability such as the following one, many will say, "I can and ought to make a larger pledge this year."

WEEKLY INCOME

WEEKLY PLEDGE

\$ 5.00	.	.	.	.	.	.	.	\$ .15
10.00	.	.	.	.	.	.	.	.25
12.00	.	.	.	.	.	.	.	.35
15.00	.	.	.	.	.	.	.	.50
20.00	.	.	.	.	.	.	.	.65
25.00	.	.	.	.	.	.	.	.75
30.00	.	.	.	.	.	.	.	1.00
35.00	.	.	.	.	.	.	.	1.25
40.00	.	.	.	.	.	.	.	1.50
50.00	.	.	.	.	.	.	.	2.00
75.00	.	.	.	.	.	.	.	3.00
100.00	.	.	.	.	.	.	.	4.00

Feature missions as a separate, additional pledge. Humanity today is world-minded. Soldiers and sailors of the second World War have visited all parts of the globe. They know and praise the humanitarian work of Christian missions. Missions constitute one of the most romantic and effective of all appeals to generous giving. Your church should give her members the opportunity of subscribing to missions, either during the annual campaign or at some other time, by including on the regular pledge card a provision for a missionary pledge. All churches that do this report deepened interest as well as increased total giving.

Assign to an official who gives too little the cards of members who, though less able, give more than he does. This use of guile often wins a strategic, bloodless victory over the penurious habits of a shortsighted official. One Scotch elder doubled his pledge when he found that one of his employees, a tither, was giving more than he.

Form a "One Per Cent Club" composed of generous members who agree to subscribe 1 per cent or multiples of 1 per cent of any budget approved by the congregation or session for any given year. One trustee was intrigued with the idea of belonging to this exclusive, confidential, important group. He saw that 1 per cent of the budget was a reasonable proportion for him to provide in view of his comfortable circumstances. When he computed the amount he found that he had lifted his pledge from fifty cents to three dollars a week as his 1 per cent share in the \$15,000 budget. While his generosity may have started with more than a touch of vanity, he later became a generous Christian steward.

Prevent reductions by appealing for increases. While some reductions in individual pledges are inevitable, most

of them can and should be prevented by an appeal for an enlarged gift for a valid cause. No church wants money that should be used for food, clothing, shelter, and health; those necessities must always come first. But no church is justified in weakly accepting a smaller pledge where circumstances plainly indicate ability to give. A canvasser can prevent a reduction in giving by the use of a statement such as this when he sees that no increase will be forthcoming: "Well, of course, if you can't increase your pledge this year, I'm sure you'll want to renew your pledge for the same amount you gave last year."

Every congregation grows in grace and in Christlikeness as increased numbers of its members share increasingly in God's work and as they lift their giving to match the challenging opportunities of this epic day.

QUESTIONS ABOUT YOUR OWN CHURCH

1. Is the trend of our church finance up or down, in the total amount pledged and in the number of pledges made?
2. What would we do today if the four largest pledges to our budget should be lost by some cause?
3. How many pledges have we this present year? How many of these are new pledges?
4. How can we get our nonpledging members to pledge this coming year?
5. What grounds do our members have for saying, "The only time you come to see me is when you come after money?"
6. What plans can we use for visitation and cultivation of new church members before we approach them for a pledge? Who should be appointed to secure pledges from them?

How to Secure Large Special Offerings

BASIC PRINCIPLES

1. The number of special offerings and the causes to which they are to be made should be determined by church law and by official action of the church.
2. Members will give generously to a limited number of special causes at certain seasons, such as Thanksgiving, Christmas, Easter, and Children's Day.
3. Every member of the church and church school should be given the opportunity of sharing in each special offering.
4. All worthy Kingdom causes not allotted a special Sunday should be included in the regular budget for appropriate amounts.
5. Special gift envelopes, attractively printed in color, always bring in larger offerings.

Two leading laymen of different churches were discussing the special offerings taken in their respective churches. One complained: "I detest these extra collections. They are a pain in the neck to us all. We go to church to worship, but instead we get an appeal for money. Probably all the causes are good, but we grow terribly tired of so many of them. I wish there were some other way to care for them."

"There is," answered his friend, "and our church has found it. We have only four special church-wide offerings—at Thanksgiving, Christmas, Easter, and Children's Day. We provide for the chief causes on these days, and put all the rest in the budget. Everybody seems glad to give and nobody objects. We pick up a total amount equal to about 7 per cent of our budget through these four offerings. Why don't you try it?"

The locust swarm of special causes that use the pulpit of your church as a cash collection agency must be resisted in the interests of the Kingdom of God. Too many of them interfere with the regular religious life of the church. Laymen often make their church pledges smaller with an eye to the numerous special collections, as did one trustee, who said: "I always pledge just about half what I expect to give to the church because I know I'll be expected to give to all the many special causes that are presented throughout the year."

Thousands of churches have found a better way of caring for worthy projects that deserve the support of Christians. That method is to channel the offerings for the important Kingdom causes through three or four special Sundays of the year and to place all the rest of them in the budget for appropriate amounts. This arrangement is far fairer than the high-pressure pleading by competing speakers for their special organizations.

Understand the sound psychology of special offerings, which should have a definite and honored place in the financial program of your church. Their educational value to the congregation is great. Through them the rich and varied expressions of the Christian spirit in groups become more widely known. Members give freely, though sometimes impulsively, to a specific appealing cause.

After hearing a returned missionary speak on the children of China the members of a small church amazed themselves by giving \$112 in a special offering at the close of the address, although they had experienced difficulty in raising funds in the normal way.

Give Kingdom causes their fair place in sharing in the gifts of your church. The highest priority must always be accorded those causes and institutions that are basic in the ongoing program of the Christian church. When a finance chairman and minister make up a list of worthy organizations, those that carry on the work of the communion in its denominational and interdenominational tasks should be at the top. Among the more important ones in most churches are the following:

- Home Missions
- Foreign Missions
- Children's Homes
- Homes for the Aged
- Christian Education
- Temperance
- The American Bible Society
- Hospitals
- Charity and Relief
- The Council of Churches
- Weekday Religious Education
- Summer Camps for Young People
- The Christian College
- Promotion of Peace

After the finance committee has studied and selected the causes to be presented on special-offering Sundays,

it should make a recommendation to the congregation, session, or board concerning (1) the number and dates of the special offerings; (2) the causes which are to share in them; (3) the proportion of the offering each cause will receive; and (4) the other projects or causes, with their allotted amounts, which are to be included in the budget. As finally approved, this report becomes the policy of your church for the year, to be changed only by official action. Ministers welcome this arrangement, as it protects them against the special pleading of various financial crusaders. The members of the church also are grateful for the security it affords them in their hour of worship.

Use the seasonal urge. It is sound strategy to associate special offerings with certain days or seasons of the Christian year. These days work admirably with the grain of giving and can be conveniently spaced so as to avoid conflict with one another. The spirit of the season combines with the appeal of the cause to make the sharing experience a welcome one year after year.

Thanksgiving Sunday, Christmas Sunday, Lent, Palm Sunday, Easter Day, Mothers' Day, and Children's Day are the chief Sundays of the year used by churches for their three or four special offerings.

The Thanksgiving offering expresses gratitude to God for his host of gifts. This most American of all religious holidays becomes introverted and futile if it ends with overindulgence in a too-sumptuous meal. But when thankfulness expresses itself in gifts to such causes as the home for the aged, relief, and hospitals, it becomes meaningful and creative.

Such an announcement as the following is printed or

mimeographed in the weekly bulletin to bring the matter before the congregation:

EXPRESS YOUR GRATITUDE ON
THANKSGIVING SUNDAY!

Christian Americans have more reason for thanksgiving than anyone else on earth.

Security, shelter, food, freedom, friends, and a bright future rank high among the blessings we have.

To thank God fittingly, let every worshiper bring some generous offering of love for these three worthy causes, which will share equally in our Thanksgiving offering:

THE HOME FOR THE AGED, where 72 older fellow Christians find a comfortable home

ST. JOHN'S HOSPITAL, in whose healing ministry to 137 patients we of First Church share

THE RELIEF FUND of First Church, which provides temporary relief for the needy

Our Thanksgiving will be more blessed as we share!

To insure complete coverage of the congregation and to make more certain that everyone has accurate information concerning the cause or causes that share in the Thanksgiving offering, nearly all churches send a personally signed Thanksgiving letter such as the following, with

contribution envelopes enclosed for each member of the church family:

EXPRESS YOUR THANKSGIVING SPIRIT WITH YOUR
 GENEROUS THANKSGIVING GIFT TO CHRIST
 FOR THESE THREE KINGDOM CAUSES

DEAR FIRST CHURCH FRIENDS:

We are all grateful this Thanksgiving time for life and friends, for faith and food, for home and Church, for liberty and love, and for all God's other bounteous blessings to us.

The present is better and the future is brighter than in several years. We truly have more cause for gratitude and hope than we have had in a number of Thanksgivings.

We warmly invite you to express your Thanksgiving spirit by bringing to church next Sunday, in the enclosed envelope, a generous Thanksgiving gift for the work of your beloved Church.

These are three worthy causes to which your gift will be devoted:

THE HOME FOR THE AGED, where 72 older fellow Christians find a comfortable home

ST. JOHN'S HOSPITAL, in whose healing ministry to 137 patients we of First Church share

THE RELIEF FUND of First Church, which provides temporary relief for the needy of the community

The generous check, the large or small currency, and the pennies of the youngest of our Church School children will alike receive the blessing of our heavenly Father, as will each of us who shares.

With every good wish for your material and spiritual prosperity, we are, in the fellowship of Christ's Church,

Thankfully yours,

Church School Superintendent

Minister

The Christmas offering fits admirably into the patterns of giving as the members of your church bring their Christmas gifts to the children and youth of the world on the birthday of the Christ child. The following letter is sent, with a Christmas envelope, to all members of the church:

DEAR FIRST CHURCH FRIENDS:

Your hearts go out this Christmas, as ours do, to the *children and young people* of this broken world.

They are hungry and sick. They are homeless and orphaned. They are cold and undernourished. It will not be a Merry Christmas for them.

Your White Gift for the King this Christmas time will go to relieve their misery, to meet their needs, to give them a chance to live.

"INASMUCH AS YE HAVE DONE IT UNTO ONE OF THE LEAST OF THESE MY BRETHREN, YE HAVE DONE IT UNTO ME," said the Master.

Your own joy will be made greater as you share in these worthy causes through your Christmas offering:

1. *THE PRESBYTERIAN CHILDREN'S HOME*, where 92 children and young people find the only home they have
2. *THE HUNGRY CHILDREN OF EUROPE*, who are still the chief sufferers of the war
3. *THE YOUTH OF NORTH CHINA*, where the Christian youth movement goes forward under our missionaries
4. *THE CHILDREN AND YOUNG PEOPLE OF EAST AFRICA* who attend our mission schools
5. *THE PRESBYTERIAN STATE SUMMER CAMP*, which so many of our young people attend during the vacation months

Any one of these deserves a large gift; taken together they merit an offering as generous and sacrificial as each of us can give.

Will you please place your liberal Christmas check or gift for these causes in the enclosed envelope and place it on the offering plate at any of the Church services or in your Church School class on Christmas Sunday, which is December 23?

If you are to be out of the city, you may mail or send your offering to the Church.

A joy-filled Christmas and a glad New Year of peace to you!

Yours in the Master's service,

Church School Superintendent

Minister

In addition to this letter many churches use the weekly bulletin to present the several causes on the two Sundays before Christmas Sunday, in announcements like this:

PRESENT A GENEROUS CHRISTMAS GIFT FOR THE
CHILDREN OF THE WORLD

Christmas Sunday will be a notable day for joy and generosity as all members of First Church bring their "White Gifts for the King" that they may bless the children and youth of the whole world in the name of the Christ child.

These five splendid causes will share equally in your gift:

1. *THE PRESBYTERIAN CHILDREN'S HOME*, where 92 children and young people find the only home they have
2. *THE HUNGRY CHILDREN OF EUROPE*, who are still the chief sufferers of the war
3. *THE YOUTH OF NORTH CHINA*, where the Christian youth movement goes forward under our missionaries
4. *THE CHILDREN AND YOUNG PEOPLE OF EAST AFRICA* who attend our mission schools
5. *THE PRESBYTERIAN STATE SUMMER CAMP*, which so many of our young people attend during the vacation months

Each of these causes merits a generous gift. Taken together, they deserve a handsome offering.

Let each member and friend of First Church lay a love gift on the altar for Christ's work this Christmas Sunday and help gladden the hearts of Children around the world.

The Lenten, or Easter, offering. As the Christian year approaches its climax in Good Friday and Easter Day, devotion and sacrifice are at flood tide. Self-denial and penitence prompt every heart to generous giving. This is a vast, rich, and in many churches an unexplored field for missionary giving.

When given "for others," as expressed in home and foreign missions or projects, the offering will increase amazingly. One large church whose usual special offering "for the budget of the church" amounted to a little over five hundred dollars found its Easter giving increased 300 per cent when it was designated entirely for the extension of the work of Christ throughout the world. The following is a copy of the Easter letter used successfully by many churches:

WE BRING OUR EASTER GIFTS OF SACRIFICE AND LOVE

DEAR FIRST CHURCH FRIENDS:

In gratitude for Christ's Easter gift of eternal life to us, we of First Church have for many years brought some generous offering of sacrifice and love as our Easter gift to Christ through our Church. Holy Week will have more meaning and Easter more hope and joy for all of us as we all joyfully bring our gifts to him on Easter Day.

You will be keenly interested to know for what causes our Self-Denial Easter Offering will go this year. The naming of a few of them will show you how deserving they are of a large gift from every member of the Church:

1. *THE LEPER HOSPITALS*, which do one of the most Christlike services in all the world

2. *THE MISSION SCHOOLS OF INDIA*, where more than thirty thousand children and young people find the opportunity to live and to learn
3. *THE REBUILDING OF CHURCHES AND HOSPITALS IN CHINA*, where the needs of tens of millions are desperate
4. *THE CHURCH COLLEGES OF AMERICA*, which furnish the Christian leaders of the future
5. *THE AMERICAN BIBLE SOCIETY*, which is doing such superb service in bringing the Bible to America and to the world

We are enclosing an attractive Easter Self-Denial Envelope for your use, suggesting that you PLACE SOME GIFT IN IT EACH DAY DURING HOLY WEEK, and that you bring it on Easter to any of the services. If you are to be out of the city, will you please mail it to the Church?

Let EVERY MEMBER bring some sacrificial gift for Christ's great work! May Christ's richest blessings of life and love and light be yours this glad Eastertime!

Cordially yours,

Superintendent, Church School

Chairman, Board of Missions

Minister

In addition to the Lenten, or Easter, letter, with its enclosed envelope, bulletin announcements such as the following give the offering wider publicity:

EXPRESS YOUR EASTER JOY IN YOUR EASTER GIVING!

For many years we of First Church have with radiant joy laid upon Christ's altar on his resurrection day our Easter Self-Denial Offering. In the spirit of his supreme sacrifice we do this on this Easter Day.

Our gifts this year will go to Christ's world-wide work through our devoted missionaries and our mission projects in these needy fields:

THE LEPER HOSPITALS, which do one of the most Christlike services in all the world

THE MISSION SCHOOLS OF INDIA, where more than thirty thousand children and young people find the opportunity to learn and to live

THE REBUILDING OF CHURCHES AND HOSPITALS IN CHINA, where the needs of tens of millions are desperate

THE CHURCH COLLEGES OF AMERICA, which will furnish the Christian leaders of the future

THE AMERICAN BIBLE SOCIETY, which is doing such superb service in bringing the Bible to America and to the world

Let every member make some special sacrifice, bringing his Easter offering to Christ at any of the Easter Day services! Any who are out of the city, or are prevented by illness from attending, will mail or send in their gift to the church.

Buy the most attractive envelopes possible for all special offerings. The churches of America probably lose tens of thousands of dollars every year because of short-sighted economy that uses drab, dull, even ugly envelopes just because they are "inexpensive" or "free." Avoid these, because a cheap envelope deserves a cheap gift—and usually gets it! Use only envelopes which carry an appropriate illustration in colors on good stock. They dignify the offering and are worth their weight in gold. They average in cost only about four dollars a thousand and are available at all denominational publishing houses.

Make the special-offering envelopes widely available. That no one who worships in your church may miss the privilege of sharing in the special offering, let envelopes be distributed in all classes and departments of the church school as well as mailed with the offering letter. One county-seat church places them in the pew pockets for two Sundays before and two Sundays after the offering day, in addition to clipping one to each bulletin the Sunday the offerings are brought.

"Mite" boxes, cardboard banks, and coin collectors pay handsomely for themselves during the Lenten season in enlarged offerings.

Increase the loose offerings, which provide the chief opportunity of nonpledging members and friends to contribute to your church. The minister who considers the offering an act of Christian worship will abhor the prosaic, monotonous, repetitious, deadly formula "The morning offering will now be received." He will also abstain from the forced humor and alleged jokes that seek to "put the audience in the right frame of mind."

As their leader in worship, he will exalt the joy of sharing by weaving some stewardship phrase, such as "our

tithes and offerings" and "as God has prospered you," into the announcement as he lifts the offering for Christ's world-wide work of redemption.

Feature the monthly missionary offering in church and church school. "The fourth Sunday of the month" may be either a perfunctory incident or a vital spiritual adventure in the exciting task of building a Christian world. It can also become a fertile source of missionary income, especially in some smaller churches, where this offering provides almost half the total amount given to missions. Announce and describe "the mission field of the month" to whose work the offering is to go. Indicate the institutions that will be helped. Name the missionaries who administer the funds. Illustrate their work with colored slides. Distribute the envelopes on the third Sunday of the month and encourage all members to fill these envelopes for the following Sunday.

Designate and dedicate the communion offering for some definite project, such as the care of the poor of the parish or the relief of the famine-stricken portions of the world.

Announce the results of each special offering in the bulletin the following Sunday. Write a word of congratulation to accompany the announcement of the total of each offering. List the amounts given by the several classes and departments, unless there is some serious objection to doing this. Many classes take a degree of Christian pride in the generous way they give to home and foreign missions. Call the attention of those absent on the Sunday the offering was taken to the opportunity they still have to contribute.

Special offerings when properly spaced and widely an-

nounced tap a vast reservoir of resources for Kingdom causes.

Your church members will be glad to share in them.

QUESTIONS ABOUT YOUR OWN CHURCH

1. What is the exact number of special offerings taken in our church? Is this too many?
2. What would be the best seasons for our special offerings?
3. What worthy causes should we include in our special offerings? Could we place some of the minor ones together?
4. Do we announce these special offerings as effectively as we should? Do we have attractive offering envelopes?
5. Do we in our church attempt to reach the largest possible proportion of our members with a special offering or do we just "take a collection" from the faithful few?
6. How can we more effectively present world service through missions each month in our church school?

How to Maintain Financial Morale

BASIC PRINCIPLES

1. Christian stewardship should be featured frequently throughout the year in sermons, bulletins, and leaflets.
2. Full information concerning the financial policy and conditions in the church must be placed before the congregation.
3. Members of the church should be told where their gifts are going and what they are accomplishing.
4. The money in each fund should be kept separate, preferably with a different treasurer for each fund.
5. The books of each treasurer should be carefully audited each year by a competent public accountant.
6. Treasurers handling substantial sums should be bonded.
7. Pledgees should be encouraged to keep their pledges up to date.

High financial morale in your church is a matter of intelligent planning, good management, continuous education, and faithful follow-up. Monetary good health is within the reach of your congregation, but it cannot be built on the highly spiced foods of bizarre appeals or the irregular nourishment of last-minute efforts.

"I would be willing to give almost anything if I could find some substitute for the frantic, hectic spasm of rounding up enough money to balance the books at the

end of the year," said a minister gloomily one Monday morning. "First we have a famine for ten or eleven months, and then we have a feast as members pay up. There should be some better way, but we haven't found it yet."

There is a better way, and the thousands of churches who have found it receive such a steady income that they are able to meet all their obligations promptly. They possess no more wealth than others in the same community whose credit is less than fair. How do their leaders manage the financial affairs of their churches? How have the members come to form habits of regular giving? By what methods have the springs of generosity been kept flowing?

These prosperous churches have discovered, among others, the following techniques. Many of these proved techniques have been discussed in earlier chapters, but they are brought together here as the most important procedures for restoring, maintaining, and improving the financial condition of your church.

Lay the foundation in Christian stewardship. The only enduring basis on which to build the fiscal welfare of your church is Christian stewardship. "Other foundations can no man lay" with any assurance of permanency.

The seeds of tithing and proportional giving must be carefully selected and planted in the fertile soil of children and youth as well as adults. They must be watered with the frequent rains of information and education and warmed with the sunshine of preaching and example. Cultivated throughout the year by the stewardship committee and the minister, they will yield on Loyalty Sunday a glorious harvest that will be rich and rewarding beyond the faith of even the most sanguine.

Administer financial affairs in such a way as to create confidence. The presence of the ablest business men of the congregation on the finance committee begets a belief that all funds are handled in a businesslike manner. Their known ability and honesty will forestall most criticism.

Deficits year after year are chiefly due to poor management. They are a disservice to the Kingdom. Your church can and should learn to get from its membership the income it needs and to live within its income. Inform the congregation when funds are lacking, explain that the credit of your church is in their keeping, and persuasively ask them to bring their pledges up to date that God's work may prosper. When a finance committee realizes that it is easier to secure money now than it will be later, it will by-pass the bank and the banker, who often are only too glad to make a loan.

One church makes up its budget *after* all the pledges are in, with the result that it has had no deficit in twelve years.

Elect a separate treasurer for each fund. "We had to use some of our missionary money to pay the coal bill," said one Methodist minister, apparently without realizing that such illegal diversion of funds was a sin against the financial life of his church. Such maladministration shakes the confidence of the members, who are never sure that the money they give will reach the cause to which they gave it. Those churches that have a different treasurer for each fund, such as current expense, missions, church school, and endowment, not only interest more members in the work of the church, but utterly assure against any unholy transfer of funds. When the books of all treasurers are audited at the end of the year, the

congregation know that the financial affairs of their church are in proper order.

Take the congregation into the confidence of the finance committee. The church that encourages its members to give generously is under obligation to tell them how their gifts are used. This is money which they have given, and they have a right to know how it is spent. Frequent financial reports—some churches make these monthly—should inform the members of your church concerning its income, expenditures, and bank balance or unpaid bills, if any. When members see no report and hear no request for needed funds they assume that the income is adequate. Some churches print each week the amount needed for the week (one fifty-second of the total budget), the total received the previous Sunday, and the surplus or the deficit for the week. The presence of these facts as they face them each Sunday is a reminder and a stimulus to regular giving.

Many larger churches mimeograph or print a paper called *Budget News*, with a subtitle "Interesting Financial Facts About Your Church." Short articles about the balance or obligations of the several treasurers, the way bills are approved and paid, the names of the finance committee and the treasurers, improvements made in the office, added equipment for the church school, and letters or incidents featuring missionary work supported by your church will be read with keen interest by the membership.

Pay all bills on the first of each month. Bills can be paid each month if members will pay their pledges each week. The credit rating of your church can be kept A-1 by encouraging the congregation to co-operate by bringing their gifts regularly. One church whose reputation had

suffered during a decade of mortgage defaults and readjustment re-established its standing by persuading the pledging members to pay promptly or in advance.

Give generously to Christian missions. Sharing handsomely with others will be an exhilarating and a beneficial tonic to the monetary health of your church. The wise economy of God has so arranged things that the church which splendidly supports missions finds its own treasury well filled. The congregation that places its own financial needs first, last, and always becomes introverted and poverty stricken. Present the Christian movement at home and abroad as the highest hope for humanity. Push back the horizon of parochial self-interest. Encourage your church to cast much missionary bread on the troubled waters of the world. Believe that God will bless the church that prospers his Kingdom. The more your church gives to others, the more it will have for itself.

Provide weekly contribution envelopes for each member, husbands and wives being counted as one. Increasing numbers of churches are assuming that they have a serious duty in helping every member of the church to honor his promise to contribute to the church. They send to each member at the beginning of the financial year a package of contribution envelopes. The reactions of members have been highly interesting. Many began to use them, at first intermittently and then regularly. Some made pledges after using them for a year. A few resented having them sent, while others ignored them entirely. The experiment wherever tried paid for itself many times over, both in income and in improved habits of systematic giving.

Suggest to members that they fill their envelopes every Saturday night. The experience of partnership with God

deepens as each Christian regularly places his weekly offering in the envelope. He finds it easy on Saturday night to lay aside for "the first day of the week" a portion of his weekly earnings. If he is ill or out of the city he still feels he is doing his share in contributing to his church. He finds it far more difficult after a protracted absence to take out of one week's earnings the amount necessary to bring his pledge up to date. Place at least once each month in the bulletin the line "It's a joy to fill one's church envelopes on Saturday night." Children as well as adults develop this habit as a part of the preparation everyone should make for the Sabbath worship of God.

Send to those in arrears a quarterly or monthly reminder. Church members appreciate and welcome, not bills or statements, but a friendly substitute which is called "The Quarterly Settlement Reminder," whose word of greeting takes off the edge of any sensitiveness or criticism. Monthly statements now form an expected part of normal commercial practice. Quarterly reminders, which make possible the correction of any mistakes and prevent oversight by those who pledge, are now accepted and approved by the members of thousands of churches. The results of sending such a form as the following to the entire membership every three months amply justify the expenditure of secretarial help and postage:

THE QUARTERLY SETTLEMENT DAY REMINDER

January 15, 19—

DEAR FELLOW MEMBER OF FIRST CHURCH:

As the end of the first three months of the new financial year approaches I am sending to all who pledge to the church and

have unpaid balances this friendly Quarterly Settlement Day Reminder.

This is done always for two reasons: first so that any mistakes in crediting gifts may be corrected, and second, so that First Church may secure funds to pay in full all her obligations for this first quarter, which ends January 31. If there should be any error, be sure to let me know.

According to my records, your pledge as of *the end of January* stands as follows:

DUE ON CURRENT EXPENSE \$_____

DUE ON MISSIONS \$_____

If everyone who can will bring in his gifts this coming Sunday or the following one, which is the last Sunday of the quarter, I believe we shall have enough to meet all our bills.

"It is so easy when everybody helps."

Thanking you, I am

Yours in God's service,

Finance Secretary

Use special occasions in the denominational year to bring pledges up to date. The approach of the end of a conference, convention, or synodical year offers an auspicious time to drive for the payment of all pledges to date. Denominational needs and the necessity of your church's meeting its apportionments can be featured, with the statement of the amounts needed and the causes to which they are to be devoted.

Many Methodist churches publish an announcement such as this in their weekly bulletins as they near the end of the conference year:

THE CONFERENCE YEAR CLOSES THIS SUNDAY

The urgent need for every available gift THIS SUNDAY cannot be too strongly stated.

Our ministers go to Conference next Tuesday. They must take with them checks covering such causes as:

THE AGED MINISTERS' FUND	\$425
WORLD SERVICE GIFTS FOR OUR MISSIONARIES	739
ANNUAL CONFERENCE EXPENSES	47

Every First Church member is anxious that these be paid in full.

Let EVERY MEMBER put forth every effort to bring his pledge up to date.

"It IS so easy when everybody helps!"

THE FINANCE COMMITTEE

Call on those who are seriously behind in their pledges. The unfolding spiritual tragedy of the neglected pledge is all too often first the loss of the gift and then the loss of the giver. Let some friendly member of the finance committee visit those who are in arrears in their payments. Tell them of the pressing needs of the church and secure all or part of their unpaid balance. In cases of illness or extraordinary expenses which have radically changed the financial outlook for the member, reduce or cancel the unpaid balance, scaling down the weekly amount if necessary and encouraging the pledgee to begin on the next Sunday his regular payments. This keeps

the pledge alive, brings it within the pledgee's ability to pay, and wins the good will of the member.

Carry a vacation reminder in the summer bulletin. The summer months are often the occasion for overlooking or neglecting one's weekly pledge. While the church income during this carefree period decreases, the accumulated obligations of the church do not diminish at the same rate. Many churches successfully combat the tendency of their members to pay little or nothing during the summer months by printing in the summer bulletin a gentle but definite reminder such as this:

**YOUR HELP IS DEEPLY APPRECIATED DURING
VACATION TIME**

The obligations of First Church for current expenses and missions continue week after week throughout the summer months as our Church prospers her world-wide work.

Because of this, the regular weekly contributions of all members are needed to meet these obligations during the vacation months.

The Finance Committee and the treasurer will deeply appreciate your bringing your gifts each Sunday and your sending in your check before the start of your vacation to cover your generous pledge during your absence.

"It is so easy when everybody helps."

After the vacation period is past, many churches include an article such as this one in the bulletin on the first or second Sunday of September:

YOUR HELP THIS SUNDAY WILL BE DEEPLY
APPRECIATED

The Finance Committee urgently requests that all who have balances on their pledges yet unpaid bring them this Sunday.

Many bills have accumulated during the summer months, when members were away from home on trips and vacations.

A very large amount is needed this month to meet the unpaid bills which have accumulated during the summer. Should you not be sure of your amount, please see the financial secretary, Mr. John Smith, before or after the service.

"It is so easy when everybody helps!"

Balance the books at the end of the fiscal year. A frank, friendly, but persuasively urgent letter should be sent out to all members with unpaid balances about two weeks before the close of the financial year. It can be worded in such a way as to secure the desired result without offending any sensitive saint. Such a letter as the following will greatly reduce the unpaid pledges carried over into the new year:

DEAR FELLOW MEMBER OF FIRST CHURCH:

As we come to the close of our Church's financial year, we know you will want us to share with you the following facts, which will both gladden and challenge you:

1. Your gifts have helped to prosper and to expand the work of Christ through First Church this year. It has been one of the best!
2. Your Church needs exactly \$1,228.50 to meet all bills and other obligations by October 31, which is the end of the current fiscal year. These include: Coal, \$217; Missions, \$512; Aged Minister's Fund, \$240; Music, \$55; Insurance, \$35; and other bills that make the above total.
3. To meet these obligations, our treasurer has on hand, as of today, \$117.49, and he will have the offerings of the next two Sundays.
4. Your *help is seriously needed* that First Church may close this financial year without a deficit of any kind.

We are enclosing the usual Quarterly Settlement Day Reminder, which shows the amount, according to our treasurer's books, to meet your pledge in full to the close of this year.

More than we can express shall we appreciate your meeting your pledge in full either this coming Sunday or the following one, which is the last Sunday of the year.

Thanking you, we are

THE FINANCE COMMITTEE

Chairman

Brief announcements like the following one prominently displayed in the weekly calendar two or three weeks before the balance-the-books Sunday will also help:

**YOUR HELP IS NEEDED THIS SUNDAY TO
BALANCE YOUR CHURCH'S BOOKS**

Next Sunday, October 31, will close First Church's financial year

It is urgently requested that every member having even a small balance still due will bring in that amount so that next Sunday may see every obligation met. That is the First Church way!

The help of everyone is needed and will be keenly appreciated.

THE FINANCE COMMITTEE

Pay off the mortgage or debt. Once upon a time in the dark ages of church finance some people innocently believed that "a debt is a good thing for a church." One may grant that it is a good thing for the banker or for the holder of the mortgage, when the interest is met regularly and substantial payments are made on the principal. In recent years, when so many church mortgages have turned sour, a church debt is of questionable value even to the bankers. A debt takes church money that would otherwise be used for current or missionary causes. A debt makes a building or an addition cost from 25 to 50 per cent more before it is paid off. A debt is a financial sword of Damocles which often spoils the religious feast. It is a

brake on the whole of Kingdom progress. It is a prior and legally enforceable claim on the funds of your church. Pay it off at the earliest possible moment! Free for constructive Christian work the funds now paid in interest and principal.

Outline a financial plan for the year. That no important activities of the fiscal year may be neglected or overlooked or undertaken in a last-minute rush, a number of progressive churches have formulated a calendar of the chief events. Such a twelve-month schedule is excellent insurance against a poor memory or a careless financial secretary or treasurer.

The following outline of a church whose financial year begins November 1 can be easily adjusted to the needs of your own church:

NOVEMBER

<i>1st Sunday</i>	The Dedication of Pledges
<i>3rd Sunday</i>	The Thanksgiving Offering
<i>4th Sunday</i>	Missionary Sunday in the church school, to be held also on all the fourth Sundays of succeeding months

DECEMBER

<i>2nd Sunday</i>	Announcements of the Christmas Offering
<i>3rd Sunday</i>	The Christmas Offering

JANUARY

<i>15th of month</i>	Send the Quarterly Settlement Reminders
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FEBRUARY

2nd Sunday Prepare for Experimental Tithing during Lent

LENT

Sunday before Ash Wednesday Launch the Belmont (or some other) Plan of Period Tithing or Proportional Giving

Palm Sunday The Lenten Self-Denial Offering

Easter Day The Holy Week Easter Offering

APRIL

15th of month 1) Send Quarterly Settlement Reminders
2) Launch the Midyear Canvass

MAY

2nd Sunday Mothers' Day

JUNE

2nd Sunday Children's or Student Day Offering
Print announcement in summer bulletin concerning vacation pledges

JULY

15th of month Send Quarterly Settlement Reminders

SEPTEMBER

1st Sunday Begin the preparations for the Church Loyalty Crusade as outlined at the close of Chapter 3

2nd Sunday Bulletin announcement about bringing pledges up to date

OCTOBER

<i>15th of month</i>	Send letter to all who have pledge balances, with urgent request to balance the books before October 31
<i>3rd and 4th Sundays</i>	Bulletin announcement of the closing financial year

Financial morale can be lifted and fiscal health can be enjoyed by your own church.

QUESTIONS ABOUT YOUR OWN CHURCH

1. Would many of our church problems be solved if our members had more of the spirit of Christian stewardship in the giving of their talents and means?

2. How can we more fully inform our congregation about how their gifts are handled and what they accomplish?

3. Are all funds of our church kept strictly and honestly for the causes to which they are given? Are the books of our treasurers audited each year?

4. How can we better encourage our members to pay their pledges regularly?

5. What constructive "Financial Plan for the Church Year" should we outline and approve for the education of our members across the coming months?

INDEX

- Appeals
 - valid and persuasive, 67-69
 - weak and unworthy, 69-70
- Assignment cards, 106
- Belmont Plan, 24
- Bible memory verses, 34
- Budget
 - preparation of, 51
 - publishing, 70
- Bulletin announcements, 89, 131, 135, 138, 151, 153
- Calendar
 - financial for year, 154
 - Loyalty Campaign, 57-61
- Campaign
 - committees for, 51-57
 - every-member canvass, 55, 104-15
 - features, 51-57
 - folders, 70-81
 - goals, 119
 - larger gifts, 54
 - pledge cards, 49-50
 - publicity, 55, 61-99
 - schedule, 57-61
- Canvass—see Every-member canvass
- Cards
 - assignment, 106
 - pledge, 49-50, 87
 - pledge record, 52-53
 - stewardship enlistment, 22-24
- Children—see Youth
- Church school
 - faculty, 31
 - pledges, 57
 - special offerings, 37
 - worship services, 32
- Committees
 - askings, 53
 - campaign, 46
 - church school, 57
 - every-member canvass, 55-56
 - finance, 51
 - larger gifts, 54
 - "minute men," 57, 89
 - publicity, 55
 - records, 52-53
 - stewardship, 16
- Conrad, Paul H., 19
- "Consecrated Acres," 26
- Contribution envelopes, 122, 146
- Crusade—see Campaign
- Cushman, Bishop Ralph S., 19
- Debt, church, 153
- Dedication Sunday, 101, 115
- Denominations, comparative giving, 27-28
- Dramas, stewardship, 18
- Enlistment service, 20-24
- Every-member canvass, 55-56, 104-15
 - assignments, 106-7
 - enlisting canvassers, 105-6
 - instructing canvassers, 107-14
 - qualities of good canvassers, 56, 105

- Financial plan for year, 154-56
 Folders, campaign publicity, 70-81
 Increased pledges, 123
 Larger gifts, 54-55
 Letters
 campaign, 81-85
 children, 42
 every-member canvass, 102
 larger givers, 54
 new members, 121
 nonpledging members, 85
 nonresident members, 82
 parents, 41
 quarterly settlement day, 147-53
 special offering, 132, 133, 136
 tithing, 25
 Life service, 43-44
 "Lord's Acre," 26
 Loyalty campaign—see Campaign
 Loyalty Sunday, 92-103
 announcements in bulletin, 88-90
 children and youth, 41-43
 letters, 43, 82-87
 preparing congregation for, 92-95
 sermons, 96-97
 service, order of, 57, 95-97
 signing of pledges, 99
 Master pledging file, 114
 Materials, stewardship, 16
 Midyear canvass, 122-23
 "Minute men," 57, 89
 Missions, 36
 Money, 20, 32-33
 Mortgage, church, 153
 Myers, Harry S., 27
 New members, pledges, 120-22
 "One Per Cent Club," 125
 Parents' interest, 40
 Pledging
 analysis of, 118
 appeals, 66-69
 excuses for not, 65-66
 increases in, 125-26
 reasons for, 64
 Projects, 38-39
 Proportionate giving
 definition, 17, 21
 scale of, 124
 Publicity
 appeals, 66-69
 basic principles, 63
 bulletin, 88, 90
 illustrated folders, 70-81
 letters, 81-87
 Loyalty Sunday sermon, 96
 Loyalty Sunday service, 94
 special offerings, 131-38
 Quarterly settlement reminder, 147-48
 Reading circles, 19
 Records, permanent pledging, 52-53
 Rolston, Holmes, 19
 Sermons
 Loyalty Sunday, 96-97
 stewardship, 18-19
 Sharing
 discussions, 40
 projects, 38-39
 purse, 38
 Sockman, Ralph W., 19
 Special offerings, 127-41
 church school, 37
 envelopes, 139
 letters, 132, 133, 136
 list of, 129

Special offerings—*continued*
 monthly missionary, 140
 psychology of, 128
 publicity, 131-38

Stewards

children and youth as, 30, 34-35

committee, 16
 enlistment of, 15, 20

Stewardship

cards, 22-24
 committee, 16
 cultivation, 15-19, 27
 definition, 12
 drama, 18
 enrollment, 20
 guild, 27
 individual responsibility, 37
 interest of parents in, 40
 life service, 43
 materials, 16
 philosophy of, 12
 reading circles, 19
 school of, 19
 sermons, 18-19
 service of enlistment, 20
 teaching children and youth, 30-40
 visual education in, 34
 youth discussion groups, 40

"Storehouse Plan," 26-27

Sunday school—see Church school

Telephone conversation, 94

Thomas, G. Ernest, 19

Tithing

Belmont Plan, 24
 enrollment of tithers, 20-23
 experiences, 13, 24
 period plan of, 24-25
 purse, 38
 results, 13-14
 trial plan of, 24-25
 youth and children learn, 30-40

Torrence, Clarence E., 15

Treasurers, 144

Trends in church finance, 116-17

United Stewardship Council, 27

Vacation giving, 150-51

Visual technique in education, 34

Webster, Daniel, 13

Youth, 30-44

budget plan, 35-36
 discussion subjects, 40
 life service, 43-44
 tithing among, 43

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